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MERCHANTS' ASSOCIATION

REVIEW



Published Monthly by the Board of Directors

Vol. 5.

SAN FRANCISCO CAL. SEPTEMBER 1900

No. 25

PUBLIC PLAYGROUNDS.

Strong Reasons for Their Establishment.

Written Expressly for the "REVIEW"

By MISS SADIE AMERICAN.

Of the Chicago Woman's Club.

Some years ago there was imported into the Eastern States from California, I think from San Francisco, an expression which in its very marked accent—the expression "hoodlum." It awakened curiosity and when it was found to describe a certain type of youth better known for his powers of annoying his neighbors than for his good sense, it awakened the interest of thoughtful men and women. The genus was found to exist not there in other places. Investigation brought out the astounding fact that juvenile crime seemed to be increasing, our analysis proved that what was called crime on the part of the boy was often in reality the crime of ignorance, neglect or worse on the part of the men and boys which stigmatized him as a criminal, arrested him and placed him in the hands of the police instead of putting him under the surveillance of one who would show him how to entertain himself in ways less destructive to the neighbor's comfort or property and to his own moral development.

CAUSE OF YOUTH CRIMINALS.

For it has been conclusively proven that these so-called criminal acts are almost entirely the result of undirected energy, in any individual would put too much responsibility on the boy. It becomes destructive in its tendency instead of constructive, and only needs guidance to become a source of good instead of evil. Nature endows every normal youth with a fund of energy and spirit which must express itself when demands expression in muscular action, and if a find an outlet it explodes like any other force, as steam. Nature also endows the youth with vivid imagination which must be fed or it seeks its own feeding ground, and having little discrimination chooses poison when instead of food.

PLAYGROUNDS AS A REMEDY.

The public playground has been found to serve as the best means to spend these evils and to turn the "hoodlum" into a self-respecting and respected citizen, because it furnishes a healthy and legitimate outlet for the normal energies. Even in a city with so many gardens as San Francisco there is little or no place to play, especially for the thousands coming from working homes. Though there may be no tenements, a man occupies no more rooms than will house his family, and there is no place for quiet play for the youngster nor the youth, and certainly no space for those games which require energetic motion. The open spaces are small and not adapted to sports of any kind. Golden Gate Park is too far away for the majority.

EDUCATION IN PUBLIC PLAYGROUNDS.

The public playgrounds are to secure for the street. Other communities have discovered that the lack of proper playgrounds is a source of great expense and waste in the community expense which runs the cost of the police system, including all penal and reformatory institutions, into millions, and waste of the energy and power which should go to making educated citizens instead of strong criminals. In the report, 1897, of the committee on small parks of New York of which Mr. Arthur S. Hewitt was chairman, is set forth "Improvements of property have left nothing to offer opportunity for play and those that can be found in the streets. It is impossible to use these for games without incurring the maintenance of the police. A sense of necessity between the children and the guardians of public order is thus engendered, leading to the education of citizens who become enemies of law and order. . . . With a common use of the present openings, juvenile delinquency and turbulence in the lack of a better playground than the streets." Again, "traffic of men and car cause many accidents to life and limb. . . . London after an experience of forty years dealing with the same says merely 'Crime in our large cities is to a great extent simply a product of idleness.'"

NEW YORK'S EXPERIENCE.

New York proceeded to create small parks and playgrounds and has spent more spending money to build what act of foresight and common sense has done, and occupying every available bit of space. Wherever small parks are created the number of the police is maintained that they have changed the character of the neighborhood. The next step instead of taking the necessary exercise in annoying passers-by is to destroy property, take it by games of various kinds or in using the gymnasium apparatus put up for him. That these statements are in no wise exaggerated can be easily proven by inquiry into the results of the establishment of such places as the McHenry Band Park in New York and the James Bank Gymnasium which has transformed one of the worst criminal districts of that city. There the Outdoor Recreation League has put up a complete open air gymnasium, and girls and boys, men and women after a hard day's work come here to take the exercise and recreation they have no means for knowledge even to furnish themselves, but which the men take good care to provide for their own, as various bicycle and ball games, golf clubs and gymnasia, tennis and other amusements.

LIFE WITHOUT RECREATION.

There is a great thought that life would be without it, and in these means to recreation. "Have you ever thought what they have meant in your own life?" This picture is and you must be eager to provide similar means of relieving and taking up life for others. With the most substance would cause you to do so, because it would produce more and better work. It produced here not any thinkers but men better engaged in the world, work because of the necessity for this and in all our large cities steps are being taken to provide playgrounds and gymnasiums as rapidly as possible.

EXPERIENCE OF OTHER CITIES.

Even in the model—the James Bank Gymnasium—and has purchased ten acres of land which is a fitting up is rapidly as possible. Philadelphia has in its location whose special business it is to further the establishment of such grounds. Chicago has a board appointed commission of officers and citizens which is selecting and purchasing sites for small parks and playgrounds. Space will not permit me to go in with the list, but there are many times are necessary in view of the problem and making provision for small children and large, for boys and girls alike. Nor is it sufficient to merely create open spaces. There must be adequately fitted with apparatus and should have a supervisor who can teach its use, encourage skill and make the subsequent element feel its worth in the property. Thus it will soon come to use a property and to keep from indifference when it will find the use of the apparatus and the playing of some games much the more interesting.

CITY OF SAN FRANCISCO.

San Francisco with a climate which makes possible an outdoor life during the greater portion of the year has such a greater responsibility to supply adequate outdoor spaces which are the property of its citizens and a greater privilege in that the investment must be of greater value since it can be used almost twice as long as that in the less-favored Eastern cities.

The little provision is made for the so-called hoodlum who may be of much more than his good neighbor—the man whose less secure than his highest neighbor and far less apt to make the best of his land and run. We must provide for him accordingly if we have vision.

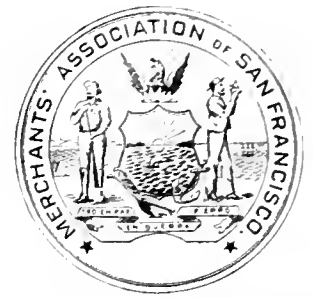
ESTABLISH ATTRACTIVE PLAYGROUNDS.

It would therefore appear that in the interest of good citizenship and of economy in morals and even—what seems of greater importance to some—of economy in money that one of the most necessary steps to be taken in our communities is to establish such playgrounds and outdoor gymnasiums as may compete in their attractiveness with the many temptations of the street. The child is attracted to the man and the street is no place of rest and refuge for one or the other in his leisure moments. May the wise see that that which is the opening recreation take the place of our present lack of these places that shall assure that thousands of waste hours and such other the human energy and animal force that we shall acquire a generation strong and vigorous and freed of stress and care, with a happy and every tolerating sympathy and tenderness.

SADIE AMERICAN.

SAN FRANCISCO, August 24, 1900.

MERCHANTS' ASSOCIATION REVIEW



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PUBLIC PLAYGROUNDS.

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Some years ago there was imported into the Eastern States from California, I think from San Francisco, an expression which in its way marked an epoch—the expression "hoodlum." It awakened curiosity, and when it was found to describe a certain type of youth better known for his powers of annoying his neighbors than for his good citizenship, it awakened the interest of thoughtful men and women. The genus was found to exist and thrive in other places. Investigation brought out the astounding fact that juvenile crime seemed to be increasing, but analysis proved that what was called crime on the part of the boy was often in reality the crime of ignorance, neglect or worse on the part of the men and city which stigmatized him as a criminal, arrested him and placed him in the hands of the police instead of putting him under the surveillance of one who could show him how to entertain himself in ways less destructive to the neighbor's comfort or property and to his own moral destruction.

CAUSE OF YOUNG CRIMINALS.

For it has been conclusively proven that these so-called criminal acts are almost entirely the result of undirected energy, to say misdirected would put too much responsibility on the boy. It becomes destructive in its tendency instead of constructive, and only needs guidance to become a source of good instead of evil. Nature endows every normal youth with a fund of energy and spirits which must express itself, often demands expression in muscular action, and if it finds no outlet it explodes like any other force, as steam. Nature also endows the youth with vivid imagination which must be fed or it seeks its own feeding ground, and having little discrimination chooses poison often instead of food.

PLAYGROUNDS AS A REMEDY.

The public playground has been found to serve as the best means to upset these evils and to turn the "hoodlum" into a self-respecting and respected citizen, because it furnishes a healthy and legitimate outlet for the normal energies. Even in a city with so many gardens as San Francisco there is little or no place to play, especially for the thousands coming from working homes. Though there may be no tenements, a man occupies no more rooms than will house his family, and there is no place for quiet play for the youngster nor the youth, and certainly no space for those games which require energetic motion. The open spaces are small and not adapted to sports of any kind. Golden Gate Park is too far away for the majority.

ECONOMY IN PUBLIC PLAYGROUNDS.

The youth, therefore, have no recourse but the street. Older communities have discovered that the lack of proper playgrounds is a source of great expense and waste to the community, expense which runs the cost of the police system, including all penal and reformatory institutions, into millions, and waste of the energy and power which should go to making staunch citizens instead of strong criminals. In the report (1897) of the committee on small parks of New York of which Mr. Abram S. Hewitt was chairman, he says: "Improvements of property have left children no other opportunity for play than those that can be found in the streets. It is impossible to use these for games without incurring the interference of the police. A sense of hostility between the children and the guardians of public order is thus engendered, leading to the education of citizens who become enemies of law and order. . . . With a common accord the precinct captains attribute juvenile rowdiness and turbulence to the lack of a better playground than the streets." Again, "traffic of train and car cause many accidents to life and limb. . . . London after an experience of forty years battling with the slums, says tersely: Crime in our large cities is to a great extent simply a question of athletics."

NEW YORK'S EXPERIENCE.

So New York proceeded to create small parks and playgrounds and has spent and is spending millions to undo what lack of foresight and commercial greed has done, and occupying every available bit of space. Wherever small parks are created, the verdict of the police is unanimous that they have changed the character of the neighborhood. The hoodlum instead of taking his necessary exercise in annoying passers-by or destroying property, takes it by games of various kinds or in using the gymnasium apparatus put up for him. That these statements are in no wise exaggerated can be easily proven by inquiry into the results of the establishment of such places as the Mulberry Bend Park in New York and the Hudson Bank Gymnasium which has transformed one of the worst criminal districts of that city. There the Outdoor Recreation League has put up a complete open air gymnasium, and girls and boys, men and women, after a hard day's work come here to take the exercise and recreation they have no means nor knowledge even to furnish themselves, but which the rich take good care to provide for their own, as witness bicycle and ball games, golf clubs and gymnasia, tennis and other tournaments.

LIFE WITHOUT RECREATION.

Have you ever thought what life would be without any and all of these means of recreation? Have you ever thought what they have meant in your own life? Try to picture it and you must be eager to provide similar means of renewing and toning up life for others. Why, the merest selfishness would cause you to do so, because it would produce more and better work. So convinced have not only thinkers but men actively engaged in the world's work because of the necessity for this that in all our large cities steps are being taken to provide playgrounds and gymnasiums as rapidly as possible.

EXPERIENCE OF OTHER CITIES.

Boston has one model—the Charles Bank Gymnasium—and has purchased ten tracts of land which it is fitting up as rapidly as possible. Philadelphia has an association whose special business it is to further the establishment of such grounds. Chicago has a recently appointed commission of aldermen and citizens which is selecting and purchasing sites for small parks and playgrounds. Space will not permit me to go on with the list, but thirty or forty cities are actively at work on the problem and making provision for small children and large, for boys and girls alike. Nor is it sufficient to merely create open spaces. They must be adequately fitted with apparatus and should have a supervisor who can teach its use, encourage skill and make the turbulent element feel its ownership in the property. Thus it will soon come to use it properly and to desist from turbulence since it will find the use of the apparatus and the playing of active games much the more interesting.

DUTY OF SAN FRANCISCO.

San Francisco with a climate which makes possible to encourage outdoor life during the greater portion of the year has both a greater responsibility to supply adequate outdoor spaces which are the property of its citizens and a greater privilege in that its investment must be of greater value since it can be used almost twice as long as that in the less-favored Eastern cities.

Too little provision is made for the so-called bad boy who may be of much finer clay than his good brother—the cart horse is less restive than his high-bred brother and far less apt to take the bit in his teeth and run. We must provide for him accordingly if we have wit or wisdom.

ESTABLISH ATTRACTIVE PLAYGROUNDS.

It would, therefore, appear that in the interest of good citizenship and of economy in morals and even,—what seems of greater importance to some—of economy in money, that one of the most necessary steps to be taken in our commonwealth is to establish such playgrounds and outdoor gymnasiums as may compete in their attractions with the many temptations of the street. The child is father to the man and the street is no place of rest nor refuge for one or the other in his leisure moments. May the wise see to it that resorts for upbuilding recreation take the place of our present lack of them, places that shall insure such occupations of leisure hours and such outlet for youthful energy and animal spirits that we shall produce a generation strong and joyous and fortified to resist and repel with a happy laugh every deteriorating temptation and tendency.

SADIE AMERICAN.

San Francisco, August 24, 1900.

Shall the City Own Its Public Utilities?

Written Expressly for the "Review,"

By A. S. BALDWIN,

First Vice-President of the Merchants' Association.

[NOTE.—The acquisition and operation of public utilities under the provisions of the Charter is the most important problem now confronting the municipality. Pages 2 and 3 of this number of the "Review" are wholly devoted to the discussion of both sides of the subject. Our members and readers will always remember that the arguments and statements expressed by our contributors are not necessarily the views of the Merchants' Association.—EDITOR.]

In submitting the following article, I first emphasize the fact that the views expressed are MY OWN and not those of the Merchants' Association, and so I submit them to my fellow members and the public in general trusting they will not hesitate to correct me if I am in error and approve if they agree with me.

A free and open discussion of the acquisition of public utilities should be encouraged and a full opportunity to ascertain the advantages and disadvantages of municipal ownership afforded voters in order that they may intelligently decide whether it is best to municipalize utilities or not.

Two propositions will apparently be submitted shortly for popular approval or for rejection. They are—

(1st) Water works.

(2d) An electric light plant.

And to these utilities I confine my comments. I claim that the cost to consumers will not be reduced by municipal ownership and that taxes will be increased to such an extent as to greatly depreciate the value of property; and hence municipal ownership will prove a burden on taxpayers without relieving in any way consumers.

OUR FIRST INVESTMENT IN WATER WORKS.

The Supervisors, following the somewhat mandatory provisions of the charter, appropriated \$30,000 to be used in investigating public utilities under the auspices of the Board of Public Works. The Freeholders might perhaps be blamed for requiring this investigation, but as long as the people voted for the charter and it was adopted and ratified, it would hardly be fair to criticize the Supervisors, even if we believed the money could be spent to better advantage (especially in repaving our streets). This expenditure intelligently directed will be of value hereafter and may prevent us from making serious mistakes, both in regulating the rates of quasi-public corporations or deciding whether or not we want to invest in water works and also in an electric light plant.

The Supervisors began operations by deciding that the most important step was to acquire a water system. In response to requests for offers the Spring Valley Water Works consented to sell its plant the value of which it agreed to leave to arbitration. The Lake Tahoe Water Company submitted five propositions ranging in cost from \$17,600,000 to \$32,660,000, exclusive of a distributing system in the city (which will cost between \$5,000,000 and \$7,000,000). Several other offers are under consideration, including one to conduct the waters of Yuba River to the city.

One would suppose that the investigation would commence with the Spring Valley system? Why? Because the examination and appraisal will be of great value in determining the water rates to be fixed in the future and the money spent would not be wasted. Again, the valuation would be useful in determining the price to be paid for the property if the voters decide to acquire it.

If the value should appear to be excessive, then the other schemes might be looked into, provided the city should decide it would be to its interest to bring water from Tahoe or some other source and compete with the Spring Valley Water Works. The Board of Supervisors does not appear to look at it this way. Tahoe is to all intents and purposes the "real thing." But to be sure that the water is actually there they concluded to go and see for themselves and also incidentally to satisfy their curiosity as to whether the Yuba River was running water or "slickens." So they estimated that they could make the trip for five hundred dollars. They went up and returned entirely satisfied with the showing made by the promoters, and at their next meeting voted an appropriation of seven hundred and ninety-two dollars to pay their expenses.

It will be observed that the first investment in a public utility resulted as follows:

| | |
|---------------------|----------|
| Actual cost..... | \$792 00 |
| Estimated cost..... | 500 00 |
| Balance..... | \$292 00 |

In other words the actual cost exceeded the estimate by just fifty-eight per cent. This is the excursion which the *Economist* objects to being called a "junketing trip." What was it? The expenditure, it is true, was not large. Probably if the Supervisors had voted \$1,000 to defray their expenses and had only spent \$792, they would not have subjected themselves to criticism. But that is not the municipal manner of spending the taxpayers' money. Everything costs more than we count on. In our first investment we were fifty-eight per cent under the estimate and as we proceed it will doubtless be in the same ratio.

DO WE WANT TO ACQUIRE WATER WORKS?

After all, do we want to mortgage the city for \$30,000,000 to buy any water system? Even if the charter does say so, I don't think that is by any means conclusive. There are some good Christians who don't believe everything the Bible contains and there are also good citizens who question the wisdom and expediency of some of the charter provisions. I don't believe any taxpayer will vote to acquire water works unless it can be clearly shown that it will pay to take them out of private control. I contend that—

First—It will not pay to buy the Spring Valley system.

Second—We could not build other water works and compete with the Spring Valley company.

In the April number of the *Review* I gave detailed statements of the cost to the city and to consumers of water during the past twenty years, and what it would cost if the city should pay \$30,000,000 for the Spring Valley system. Briefly, they show that municipal ownership would entail an average expense to taxpayers for forty years over and above all receipts of *one million dollars* more than it costs the city now under private ownership. This would not be occasioned by extravagance, but would be caused by the necessity of *paying off* the principal within forty years instead of *owing it* as a private corporation does. This would be the result if we bought the Spring Valley system and if we had a monopoly of the business, so to speak.

Suppose we didn't buy Spring Valley, but instead concluded that we could get what we wanted from Tahoe or some other source. If you were a taxpayer and voted to mortgage your home by issuing bonds to buy water works, WOULDN'T IT MAKE YOU MAD? If you saw the city with a water "system" on its hands—and if there were \$30,000,000 in bonds to pay off—and if the sinking fund, interest and operating expenses amounted to nearly \$3,000,000 each year—and if the Spring Valley company had all the business and continued to keep it—and if you found that your taxes were doubled—WOULDN'T IT LAR YOU?

The public utility advocates may claim that the city would get the customers away from Spring Valley. How? By reducing rates? Not so. The rates would have to be the same—that is, Spring Valley and the city works. Nothing, however, would prevent Spring Valley from making rebates, concessions and special contracts. The city could not do it. The Spring Valley would get ninety per cent of the business. The city would get nothing but a "system," a big debt and experience.

THE ELECTRIC PHANTASMAGORIA.

Having paved the way and prepared the taxpayer for a supply of pure water at a minimum of cost, the Committee on Public Utilities has "carefully examined" and reported in favor of acquiring an electric light plant on the installment plan.

The idea of constructing poles and wires at a cost of \$225,000, by which a saving of at least \$50,000 per annum would be guaranteed (with the possibility of even a greater one), was rejected.

The offer to construct a plant, including poles, wires and underground system, at a cost of \$5,880,000, payable in twenty annual installments of \$294,000 each, was favorably reported on, although another bidder offered to do it for \$600,000 less, which reminds me of an incident narrated by Prof. G. D. Shepardson (City Government, Aug., 1900) in inspecting some of the municipal plants throughout the East. He says: "In one town the chief reason why one Alderman voted in favor of one system against a lower bid was that his preference was the machine with the 'kilowatts,' while the cheaper machine was a 'multipolar' machine, and he preferred kilowatts

to multipolars." The lowest bid for our municipal plant was evidently full of "multipolars," otherwise it would undoubtedly have been favorably entertained.

But what about the pole system? Seriously, there must have been something contained in that proposition which was unfit for publication, else why was it rejected? Would it not be better to spend a comparatively small amount in this way and demonstrate what the result of competition between the private corporations would produce before we tie ourselves up with a twenty-year contract? The poles and wires could all be used if later on we concluded to install the plant.

GLASGOW UNVEILED.

Under the head of "Blocking Public Utilities," the *Economist* editorially remarks:

"One of the principal arguments in favor of the adoption of the new Charter was the ability of the people to acquire public utilities under that instrument. The example of the city of Glasgow, which cities for the lowest price the last street car service, gas and water supply of any city in the world by means of ownership, was adduced to a thousand times in the course of debate on the new Charter, and every where the proposition of municipal ownership of public utilities was approved."

I have already stated that there might have been an implied approval of the ownership by the city of its public utilities because of the adoption of the Charter, but I contend that it was due to the arguments advanced and the statements made that the municipality of Glasgow was supported by the receipts of the street railway, gas plant and other utilities. Let's see if that is true. M. J. Francisco, an acknowledged authority upon the subject of municipal ownership, in an address before the League of American Municipalities, is quoted as follows:

"When the advocates of municipal ownership find themselves unable to disprove the facts disclosed under municipal management in this country, they immediately fall back upon Glasgow and the wonders achieved there by municipal ownership. The conditions are not the same in Glasgow as are found in the United States. The government is entirely different and the political situation that exists in that country is not found in this. Glasgow here are less than half those paid in this country. Conductors on street cars are paid 50 cents per day the first year, and \$1.01 the third year, while conductors on street cars in New York are paid \$2.00 the first year and \$2.25 after that. The average wages for the railroad men in Glasgow are 78 cents per day, while in New York it is \$1.88. Here we have a difference of more than 100 per cent in wages alone."

"Anyone who has traveled over the street railroads in Glasgow knows perfectly well that the whole equipment and accommodations are antiquated and behind the age, while the service furnished there would not be tolerated in any city in the United States. We are also told that the profits or revenue from the street railway in Glasgow is so large that it pays all the expenses of the government, while in fact the roads are not operated for the purpose of producing a revenue but for the purpose of covering the expenses of the city. Instead of there being no taxes in Glasgow, they are more burdensome than in this country. Rents are taxed 12½ cents for every dollar that a man pays, and the owner of the property has to pay the same amount of tax; besides this license taxes are levied. You pay a tax for every servant you employ in the house, also on every horse or carriage in fact, you cannot turn round without running against a tax collected. Mr. Robert Crawford, of Glasgow, a strong advocate of the system in that city, says: 'Before I came to this country (America) I saw no reason why American cities should not adopt municipal ownership and wondered why they had not done so. But now that I have obtained an insight into the conditions that prevail in your cities, I have entirely changed my views. As things are now in your cities, municipal ownership is an impossibility. Success in that great undertaking is out of the question so long as party politics figures in municipal elections, and so long as city offices are used to reward political work. With the conditions that exist in American cities to day, municipal ownership is utterly impracticable. It can never be a success until the system of political rewards is entirely divorced from city government.'"

There are probably a number of people in San Francisco who know something about the Glasgow utilities and they will doubtless be heard from in time. One has already spoken. I refer to Robert Watt, one of the builders of the Valley road, a prominent merchant, a business man of the highest standing, and a native of Scotland. In a recent address he said:

"The most extravagant statements have been made as to the profits realized by the city (Glasgow) from the operation of its public utilities. It has even been said that the profits pay all the expenses of the city government. There is no truth whatever in this statement. * * * The natural conditions are such as to give Glasgow the cheapest water and gas supply in the world. In California the natural conditions make these commodities the dearest. In 1894 the consumption of water for domestic purposes in Glasgow was 34 gallons per day for each inhabitant of population 100,000. In San Francisco it was more than 70 gallons. I know of no city so favorably situated to obtain a beautiful and cheap supply of pure water as is the city of Glasgow, and for the production of cheap gas its position is equally advantageous. * * * For the fiscal year 1898-99 Glasgow levied on ten-pound rentals and upwards, for general and municipal purposes and for the support of schools and the poor, to be paid by tenants, a tax equivalent to 16½ per cent, and to be paid by the owners a tax equivalent to 8½ per cent. The owner occupying his own premises pays both taxes equal to 25 per cent of the annual rental value. In addition to this, the general government collects through the Inland Revenue Department, a small tax on land, also 'inhabited house duties,' together amounting to about four per cent of the rental value, and every person having an income of fifteen hundred dollars or over annually, whether derived from trade, profession, or the ownership of property, home or abroad, pays a tax equal to three and one-third per cent of his income. It will thus be seen that Glasgow is very far from being free from taxation."

Mr. Watt, in concluding his address, spoke as follows:

"The laws of California confer on the governing bodies of cities and counties the power to regulate the quality and price of the public supply of gas and water, and then expect the cities and counties to cause for destroying invested capital in these enterprises and little reason for the advocacy of municipal ownership. If our city officials cannot be trusted with the regulation of the price and quality of the public supply, they surely cannot be entrusted with the operation and management of great industries, offering ten-fold greater opportunities for corrupt practices; there is no special virtue about a gas or water utility which entitles it to a municipality to be more honest or more devoted to duty, and you do not reform a dishonest man by giving him larger opportunities for wrongdoing, before conferring further powers and responsibilities on our city officials, wait until they have given evidence of their ability to manage well what they have. It will be time to discuss the question of municipal ownership when they have given us a gas or water system at reasonable cost; streets well paved and clean, with clean management; a good park system and the school department conducted without scandal; when we can say to our officials: You have been faithful over a few things, we will make you rulers over many."

San Francisco, Aug. 25, 1900.

A. S. BALDWIN.

Public Utilities for the People

Written Expressly for the "Review."

By **HON. CHARLES WESLEY REED,**

Chairman of the Committee on Public Utilities
of the Board of Supervisors.

[NOTE.—The acquisition and operation of public utilities under the provisions of the Charter is the most important problem now confronting this municipality. Pages 2 and 3 of this number of the "Review" are wholly devoted to the discussion of both sides of the subject. Our members and readers will always remember that the arguments and statements expressed by our contributors are not necessarily the views of the Merchants' Association.—EDITOR.]

The movement for the acquisition of public utilities has never been stronger. The critics who favor private ownership are rendering the best possible service to public ownership by pointing out the causes of municipal failure in dealing with public business. Only let us understand thoroughly the reason for failure and we are nearest to success. The American people never confess inability to solve problems of government, however difficult. They have tolerated municipal misgovernment because they have not thought it worth their while to bestow the necessary attention to secure successful municipal administration. The national government has satisfied the pride of the American people, and it has only been in recent years that there has been anything like a general demand for better conditions in municipal government—in a word, for the injection of ordinary business principles into municipal affairs.

It is useless to deny that there is now throughout the land a determined demand that the city governments shall be successful governments—a demand based upon the highest patriotism which realizes that in the centralization of population in large and ever-growing urban communities municipal mal-administration is nearly, if not quite, as great a disgrace and as effective in defeating the realization of the ideals for which the American government stands as national mal-administration would be. The owners of quasi-public corporations realize this and are combining to combat one feature which this demand assumes, namely, the demand for public ownership of public utilities. Quite recently two of the representatives of a local water company expressed to the writer a conviction that if the people ever got the chance to vote on the question of acquiring a pure water supply from the Sierras they would overwhelmingly decide in favor of such a system. To my mind the fact that there is everywhere such a strong current of opinion in favor of public ownership is strong proof that public ownership is right. Such opinion is the result of reflection and in reality is the verdict of an intelligent jury after all the evidence has been laid before it—the verdict of the American people on a problem in government which they have worked out after years of travail. It must be admitted that the adoption of a policy of public ownership is one which means more government and added labor to the citizen. Other things being equal it would be better to leave these matters to private ownership and individual competition because the burden of governing would be lessened and the investment of capital would be promoted. The reasons which have led to the abandonment of this easy and obvious policy of private ownership, are:

First and foremost—Public corporations operating municipal franchises are the greatest corrupting element in municipal life. Better conditions in municipal affairs cannot be obtained and maintained as long as public corporations tempt the servants of the people to betray them.

The financial prosperity of water, gas, light and other public municipal corporations is intimately connected with the attitude and acts of city officials, especially the City Council. Thus the Board of Supervisors of San Francisco fix the rates of the Spring Valley Water Company, the Gas Company, and the electric light companies; they pass upon the franchises of the street railway companies, and have the right to fix the fares which may be charged. This class of corporations has been quick to realize that a succession of pliant City Councils would enable them to charge more than a legitimate profit and to increase their capital stock to more than its real value. Their plan of action is very simple and effective. They first issue bonds to the full value of their property, or as near the full value as possible, and then issue stock to the same amount. The next step is to go before the City Council and say "We have bonds to such an amount and stock to such an amount. Give us five per cent on our combined stock and bonds." A pliant Council readily yields and the stock and bonds sell at par, which is taken as a proof that the property upon which they are based is worth the par value of the stock and bonds. The stock of the local Gas Company has been literally cut in two by competition and legislation of a disinterested administration. If Mr. Spreckels would cease fighting the Gas Company and the two would join the other local corporations and secure the election of a Board of Supervisors that would restore the old rate of \$1.75 per thousand cubic feet of gas, the stock of the Gas Company would double and the history of quasi-public corporations in every large city in the United States would be repeated.

The great, pressing and imperative demand in municipal administration is for better public servants. To secure them you must take it away from the power and interest of quasi-public corporations to pay city officials double and quadruple the compensation allowed by law as an inducement to betray the people. In other words, the City Council must not be led into temptation. When they fall under the temptation of the large bribes offered by allied corporations they become hungry for money, and every load of gravel, every ton of bitumen that goes on the public streets must yield an illegal revenue to the "City Fathers." Without honest and efficient city officers there cannot be an honest and efficient government.

Public ownership will pay and pay enormously if temptation is removed from our city officers. We could well afford to pay more for our water and light if our city officials were always honest and devoted to their public duties.

Public ownership will pay then because it will remove the greatest source of municipal weakness, to-wit, the large bribe-giver. It is the *sine qua non* of continued honest administration. "But," says Mr. A. S. Baldwin in the MERCHANTS' ASSOCIATION REVIEW, "Municipal control is better than ownership." "Why have municipal ownership of water when the Board of Supervisors have the right to regulate water rates?" Because, Mr. Baldwin, it is to the interest of the Spring Valley Water Works Company to have water rates fixed high; because that company joins with other companies in securing such legislation as they need. When a disinterested Board of Supervisors is elected they find alleged property rights to the extent of \$25,000,000 interested in maintaining the rates heretofore established, and they hesitate to interfere with such enormous investments, although you cannot find a single Supervisor who will not say that the water rates are too high. Mr. Phelan presenting an ordinance last February, calculated to yield the Water Company five per cent on \$25,000,000, although at the time he said he thought the Water Company was not worth at the outside more than \$20,000,000, and shortly afterward publicly said that he would not advise the city's buying the property for more than \$15,000,000. In the one case the citizens are paying \$300,000 a year more than they should, and in the other \$555,000 a year more than they should.

2d. Water companies, light, heat, power and transit companies are known to be profitable enterprises. They receive a "reasonable" return on capital invested, which is interpreted to mean five per cent or more on their bonds and capital stock. The people are the market for the sale of what these companies have to offer. Without a market these companies would become bankrupt. The people should participate in the profit. This can be most thoroughly accomplished by municipal ownership of public utilities. If the City of San Francisco received the net profits derived from the operation of its water works, gas works, telephone company, electric light plants and street railways, the city taxes would not be one-quarter of what they are now. These valuable franchises have been granted for almost nothing. Those who advocate the acquisition by the city of its public utilities argue that the city should have the entire profit made out of the operation of public utilities, because the people themselves are the only users of these utilities, and hence their patronage confers upon them their peculiar value.

3d. Again, the age in which we live is turning to combinations and trusts. It used to be argued that competition would regulate these matters, and allow the people to get service at reasonable rates. But competition is a thing of the past. It occurs only spasmodically. For instance the Supervisors let public lighting this year by districts in order that the smaller electric and gas companies, whose lines reached only a portion of the City, might bid against the larger companies. The result was that the Mutual Electric Light Company seized the opportunity to combine with the San Francisco Gas and Electric Company, and refused to bid. Its representative assured the writer that his Company desired nothing so much as to get a chance at the monopoly, and that the two companies would never combine. Instead of the low rate of 27½ cents per arc lamp, which had been anticipated, no bid was offered on its part, and the monopoly bid 39½ cents and was awarded the contract.

4th. The added responsibility arising from public ownership will result in greater efficiency in government. The necessity for economy and efficiency will compel their attainment. Responsibility begets efficiency. That was the argument we used in favor of the New Charter; that the greater power and responsibility of the Mayor would compel the people to choose carefully, and would make a good Mayor even out of indifferent material.

5th. Public ownership will pay because it will stimulate greater interest on the part of citizens in municipal affairs. Civil Service Reform in San Francisco is working well. Even such officials as Clerk Deane and Recorder Godchaux, who were, at first, strongly opposed to Civil Service, testify to the efficiency of the clerks which they have received from the Civil Service Commission. (See MERCHANTS' REVIEW for August.)

WHAT THE OPPONENTS OF PUBLIC OWNERSHIP SAY.

When you have examined all that has been said against public ownership of Public Utilities, it can almost be

boiled down to this statement: Public ownership has already been, and always will be a failure. The government cannot do things as cheaply as individuals, and it is no use trying. Politics are rotten, and their purifying is an iridescent dream.

To that we reply, public ownership has not always been a failure. There are many splendid examples of success. Efficient municipal government is a necessity appealing to the patriotism of every American citizen. All the failures that have been recorded against municipal ownership, including that in Boston, have resulted from putting men in office for political reasons, in spite of inefficiency. A right understanding of the difficulties that face us will result in success. In San Francisco the New Charter, including its splendid civil service regulations, will produce success.

The opponents of public ownership seem to riot in extravagance of statement, and they rejoice at the prospect of failure. They are in truth calamity howlers. A typical example of the extravagant statements of the professed opponents of public ownership is found in Mr. A. S. Baldwin's article in the MERCHANTS' ASSOCIATION REVIEW for April, where he attacks the proposed municipal ownership of San Francisco's water supply. Mr. Baldwin shows that the consumption of water in the last twenty years has doubled, but that the income of the Spring Valley has not doubled because the rate of interest has fallen from 7 to 5 per cent. Reasoning from analogy the consumption of water would be quadrupled in forty years, and compensation would be four times greater unless the rate of interest falls in forty years. In showing how many millions the city would lose if it bought the Spring Valley Water system does Mr. Baldwin give any credit for additional revenue for increased consumption? Not at all. He allows the same income at the end of forty years, when the bonds will have matured, as he does at the beginning. In other words, Mr. Baldwin says that when the city consumes one hundred million gallons of water a day at the end of forty years it will only receive the same return as Spring Valley gets for twenty-six million gallons a day, which is the present daily consumption. By this process of reasoning he eliminates an income to the city which cannot be less than forty millions. In the fortieth year he has chopped off \$3,000,000 of income which his premises require him to allow.

Again, the city pays the taxes of the Water Company. Every year the Supervisors allow this in the rates which they establish. The people pay Spring Valley's taxes, and not the corporation. Under municipal ownership the city would pay no taxes on its property within the city just as it pays no taxes on the City Hall. Mr. Baldwin swells his adverse balance against municipal ownership by nearly \$250,000 a year from this source and calls it "loss of taxes now paid by Spring Valley in San Francisco." In forty years this becomes ten million dollars which, under municipal ownership the city saves, but which Mr. Baldwin says the city loses.

Again the city pays Spring Valley about \$250,000 a year for water. In forty years this will amount to \$10,000,000, not counting interest. Does Mr. Baldwin allow that in favor of municipal ownership? Of course not. No argument or fact in favor of the city is stated, while operating expenses, new construction and fixed charges of all kinds are all over-stated.

THE TRUE VIEW OF BUYING THE SPRING VALLEY WATER COMPANY'S SYSTEM.

This is the way to look at the question. Spring Valley makes a profit of \$1,300,000 a year out of the city. The city can borrow money at three per cent or two per cent cheaper than the Spring Valley can. This will be a saving of \$520,000 a year. The city will save the taxes in San Francisco, which amounts to about \$150,000 a year. Under Civil Service the city can operate the water works as well as the Spring Valley Water Company's officials. We would thus save at least \$700,000 a year, which, with the interest to be allowed, will in forty years be much more than the entire cost of the Spring Valley Water Company's system at its own valuation.

In case our engineers report that we can get a supply from the Sierras at the same cost we would enjoy the priceless boon of a perfectly pure water supply. An eminent Doctor has said to the writer that it would pay San Francisco immensely to lessen doctor's bills and a people freer from sickness if we could get a pure water supply from the Sierras.

As an example of how municipal ownership pays I will cite the comparison of most of the electric plants in the United States under municipal and under public ownership, after allowing all the legitimate charges of every kind. This comparison was made by the National League of American Municipalities, and has stood the fire of criticism. Under municipal ownership the price of arc lamps is 2-4 cents per hour. Under private ownership the cost of arc per hour is 2½ cents. Municipal ownership is almost exactly 13 per cent better than private ownership. This, of course, is an average made up of all the electrical plants in the United States, and includes the most unsuccessful as well as the most successful examples of municipal ownership against the statement that as a rule municipal ownership of public utilities is more costly than private ownership.

CHARLES WESLEY REED.

San Francisco, August 28, 1900.

Why the Merchants of San Francisco Should Become Members of the California Water and Forest Association.

Written Expressly for the "Review,"

By WILLIAM THOMAS,

President of the California Water and Forest Association.

This Association is the permanent outgrowth of the great irrigation convention held in this city on November last. The Association first attempted to secure from the Legislature at its special session an appropriation to carry on the work it is now doing, but the Governor did not consider the matter a proper subject for consideration at such special session. Failing in this effort the Association raised \$10,000 through the personal subscription of public spirited citizens of this City.

CO-OPERATION WITH THE FEDERAL GOVERNMENT.

It then formed a partnership with the United States Geological Survey, the Department of Agriculture and the two local Universities. Under the terms of this partnership a thorough survey is now being made of the water resources of Cache and Stony Creeks, and of the Susan, Yuba, Salinas, San Joaquin and Kings Rivers. Local subscriptions of \$2,500 have helped out the capital of the partnership and the Federal Government puts up dollar for dollar with the Association. The complete reports on these typical streams, intelligible to any layman, will be published by the Federal Government and scattered broadcast throughout the State in the early fall.

ENCOURAGING GROWTH IN MEMBERSHIP.

As soon as the work was fairly started, the Membership Committee commenced its labor of interesting all public spirited citizens in the work of the Association. The membership roll is increasing at the rate of 250 per week. William E. Smythe who has devoted his whole life to the study of irrigation, and the author of that charming and absorbing book "The Conquest of Arid America", has been engaged by the Membership Committee to deliver a series of free public addresses throughout the entire State—an aggressive educational campaign.

The Association will be disappointed if it does not have 10,000 members by January 1st, 1901.

WHAT THE STATE LEGISLATURE SHOULD DO.

With that membership behind it, it proposes to apply to the State Legislature.

First—For an appropriation which will enable the State to continue the partnership with the Federal Government until a thorough report is obtained on all the water resources of the State.

Second—For the enactment of such laws as will settle once and for all the present conflict in water rights; clear up the difficulties raised by unsuccessful Irrigation Districts; prevent waste of the present water supply; provide that in all future appropriations of water, beneficial use shall be the measure of the right; and encourage the investment of private capital in the construction of new water systems, and power plants.

Third—For the enactment of such laws as will preserve our fast disappearing forests, and for the passage of Resolutions petitioning the Federal Government to materially extend its National Parks and forest reserves in this State.

WHAT THE NATIONAL LEGISLATURE SHOULD DO.

The Association proposes also a vigorous attack upon the National Legislature, co-operating with and assisting in every way possible the National Irrigation

Association. It hopes and expects to so excite the interest of our Senators and members of Congress that they will act aggressively and harmoniously.

OUR VAST DOMAIN OF ARID LANDS.

Uncle Sam has not done his duty to the arid States and in the present excitement regarding the acquisition of foreign territory, he has forgotten that he yet owns more acres of arid lands within his own boundaries than the total acreage of cultivable land in the Philippine Archipelago.

This arid acreage he cannot sell at any price. If irrigated, this acreage would support millions. Within the boundaries of this State are over 60,000 square miles of such lands which in their present unimproved condition, menace further development. The Association believes that it has the right to demand of Uncle Sam that he "either fish or cut bait," that he improve the land by putting water on it or give up both land and water to somebody that will. That he extend his forest reserves so as to save the present water supply, or give up his forest trees to somebody who will save them. That he give us a larger slice of the appropriation expended under the terms of the "Harbor and River Bill," and control and regulate navigation on some of our large streams, by going back to the source of the trouble, and impounding the flood waters of such streams.

All of the above ideas are as yet nebulous and inchoate. The details as to the best methods of accomplishing the objects above sketched out must be settled by the full membership of the Association, probably at its annual meeting in November.

PATRIOTIC DUTY OF EVERY GOOD CITIZEN.

The bare statement of the objects of the Association should arouse the patriotism and public spirit of every good citizen of the State and particularly of the merchants of San Francisco who have waked to the self evident fact that their future depends upon the development of the interior. With a territory larger than that of New England and Middle States, capable of supporting a population denser than that of any country in the world, California has a population about as large as the City of Chicago and not one-tenth of its public spirit. With every resource within its grasp it has sat for years "waiting for something to turn up," and has lost by drought in a single year enough money to give it complete relief, the losses in 1898 exceeding \$40,000,000.

The new trade of the Orient will meet any increased production. Now is the time to do something, and to do it together, without any petty or sectional jealousies. The membership fee of \$1.00 and the annual dues of the same amount are not large sums to contribute to such a cause.

SAFE AND CAREFUL SUPERVISION OF FUNDS.

The members can feel assured that every contribution will be economically expended under the supervision of such men as Timothy Hopkins, Chairman of the Finance Committee, F. W. Dohrmann, Treasurer, and Chief Justice Beatty, Chairman of the Membership Committee.

The Association will be glad to go into further details whenever the REVIEW can spare some of its valuable space.

WILLIAM THOMAS,

San Francisco, Aug. 23, 1900.

BOARD OF DIRECTORS' PROCEEDINGS.

Important Subjects Acted Upon.

NOTE.—The limited columns of the "Review" will not permit a full account of all the proceedings of our Board of Directors during the past month. A summary of the important matters acted upon is here presented.—Editor.

NEW MEMBERS OF THE ASSOCIATION.

The following sixteen applications for membership were received and each of the parties unanimously elected, making the present total number of members 1240: Edward N. Ayers, 229 Leavenworth St.; Geo. E. Dow Pumping Engine Co., 149 First St.; Electrical Engineering Co., 509 Howard St.; G. O. Heine & Co., 217 Geary St.; D. F. Keefe, 23d and Harrison Sts.; J. Graff Kennedy & Co., 229 Geary St.; I. S. Langstadter, 401 Geary St.; J. Levin & Co., 35 Taylor St.; A. M. Macpherson, 215 Washington St.; Mitsui & Co., 415 Safe Deposit Building; Morrison Lumber Co., 732 Brannan St.; W. C. Price & Co., 413 Front St.; J. Schmidt & Co., 115 Drumm St.; St. Nicholas Pharmacy, Market, Hayes and Larkin Sts.; W. A. Strohmeier & Co., 1006 Market St.; Albert Wehrli, 1209 Stockton St.

LEASE OF CHINA BASIN.

The proposed lease of China Basin to the San Francisco and San Joaquin Valley Railway Company was fully considered by the Board. A number of the Directors personally inspected the locality known as China Basin. The Board decided that the improvement of China Basin and the construction of the seawall fronting thereon would prove of material value in increasing dockage and wharfage facilities. President Dohrmann and a number of Directors appeared before the Harbor Commissioners to favor the granting of the lease of China Basin with certain corrections of the draft of the lease as originally submitted. Our Directors expressed to the Harbor Commissioners the advantages that would accrue from the proposed improvement of China Basin and the seawall.

MUNICIPAL ELECTRIC LIGHTING.

The several propositions relating to the subject of a municipal electric lighting plant and distributing system for San Francisco were investigated upon the request of the Committee on Public Utilities of the Board of Supervisors. The so-called Ridley plan provided that the city would be supplied with lighting for twenty consecutive years and then become the owner of the plant and system. The Board found that this plan was submitted in good faith and was based on business principles. Nevertheless, our Directors believed that at the present time it would not be advisable to tie up the city for the next twenty years. The reasons for this decision are that at present there is effective competition in public lighting and great improvements will be inaugurated during the proposed twenty-year term. In accordance with the previous decision of the Association, the Board decided to favor the acquisition of a complete system of poles and wires by which the city could avail itself of the freest competition in letting future contracts. Our Directors also believe it to be in accord with the Charter that questions of municipal concern should be voted upon separately from those of a National or State character. Accordingly, the foregoing recommendations were transmitted to the Honorable Board of Public Works with the further recommendation that any election upon the subject should be held subsequent to the approaching National Election.

ANNUAL DINNER OF THE ASSOCIATION.

It has been decided to hold the Annual Dinner of the Association during the latter part of the month of November. It is probable that the subject of municipal ownership and the operation of public utilities will be discussed at the banquet by prominent speakers. The arrangements for the Dinner have been placed in the hands of the Committee on Publicity and Promotion.

MERCHANTS' ASSOCIATION OFFICERS AND DIRECTORS.

| | |
|--------------------|--------------------------|
| F. W. DOBK ANN | President. |
| A. S. BALDWIN | First Vice-President. |
| JOSEPH D. GRANT | Second Vice-President. |
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| EDWARD H. MITCHELL | Edward H. Mitchell. |
| EDWARD B. POND | S. F. Savings Union. |
| W. P. REDINGTON | Redington & Co. |
| HUGO ROTHCHILD | Rothschild & Ebreupfort. |
| J. RICH'D FREUD | Secretary and Attorney. |
| L. M. KINO | Ass't Sec'y and Sup'l. |

REVIEW.

J. RICH'D FREUD, EDITOR

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POLIOY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS.

NUMBER OF MEMBERS SEPTEMBER 1, 1900, - 1240.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS . Merchants' Association of New York

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath & Amrath.....532 Van Ness Ave
Barrow, Wade, Guthrie & Co.....Mills Bldg
Langdon, Walter G.....Mills Bldg

ADVERTISING.

Baruhart and Swasey.....108 Examiner Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The.....141 Fremont

AGENT MILLS BUILDING.

Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deers Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Curlett & McCaw.....314 Phelan Bldg
Duncan, J. F. & A. J.....C. Spreckels Bldg
Maggs, Herbert B.....36 Flood Bldg
Mooser, William & Son.....14 Grant Ave
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery
Swain, E. R.....Crocker Bldg

ART GLASS.

Brouchoud, Joa. F.....231 Post
California Art Glass, B. & C. Works.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & C.....113 Geary
Kennedy-Rahjoh Art Co.....19 Post
Roesl, The P. Co.....229 Sutter
Sachor, Vail & Co.....741 Market
Schussler Bros.....27 Grant Ave
Vickery, W. K.....224 Post

ART INSTITUTE.

Fletcher, R. H.....Curator Mark Hopkins' Inst. of Art

ARTIFICIAL STONE PAVING.

Gray Bros.....228 Montgomery

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento
De Solla-Deussing Co.....129 Spear

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.....3 California

ASPHALTUM ROOFERS.

Bonnet, B. & Son.....100 Montgomery Ave

ASSAYING.

Price, Thos. & Son.....524 Sacramento

AUCTIONEERS.

Davis, Belau & Co.....115 Bush
Chase & Mendenhall.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. B. & Co.....21 Sutter

BAGS, BALE ROPE AND BURLAP.

Schmidt, J. & Co.....115 Drumm

BAKERIES.

Frost & Komathoff.....336 Third
Simkins & Thorp.....116 Erie

BANKS AND BANKERS.

American Bank & Trust Co.....200 Montgomery
Anglo-California Bank, Limited.....200 Sansome
Bank of British Columbia.....Sansome & Rue
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....
.....Montgomery & California
Commercial Banking Co.....C. Spreckels Bldg

Crocker-Woolworth National Bank of
San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
German Savings & Loan Society.....526 California
Germania Trust Co.....42 Montgomery
Hibernia Savings & Loan Society.....
London & S. F. Bank, Ltd.....424 California
London, Paris & American Bank, Lim-
ited.....Sutter & Sansome
Mercantile Trust Company of San Fran-
cisco.....236 Bush
Murphy, S. O.....First Nat. Bank
Mutual Savings Bank of San Francisco.....
Nevada National Bank of San Francisco.....33 Post
.....301 Montgomery
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....222 Montgomery
Wells Fargo & Co's Bank, Sansome & Market

BAR FIXTURES.

Flacke, Oscar.....501 Fifth

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Flock Co.....818 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BATHS.

Farnham, Joho.....317 Bay

BAZAARS.

Emporium and Golden Rule Bazaar.....Market

BEER BOTTLERS.

Enterprise Bottling Co.....2745 Sixteenth
Fredericksburg Bottling Co.....1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co.....317 Mission
Heins, Alex.....134 Main

BICYCLES.

Alleo, I. P.....301 Larkin
Christoffer, C. M.....501 Stanyan
Leavitt & Bill.....309 Larkin
Lozier, H. A. & Co.....304 McAllister
Pope Manufacturing Co.....52 First
Varney, T. H. B.....1331 Market

BILL POSTERS.

Owens, Varney & Green.....Market & 10th

BOILER WORKS.

Eureka Boiler Works.....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOKBINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....506 Clay

BOOKS AND STATIONERY.

American Tract Society.....15 Grant Av.
Cuningham, Curtis & Welch.....319 Sansome
Elder & Shepard.....433 Post
Hammond, J. D.....1037 Market
Hank & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....442 Geary

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome

Dieter, Chas.....235 Bush
Helm, F. L.....234 Stockton
Kast & Co.....733 Market
Kast-Glanville Shoe Co.....27 Jessie
Koenig, A.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Lueke, H.....834 Market
Maier, Chas.....834 Kearny
Miller, M. & Co.....219 Mission
Nolan Bros. Shoe Co.....812 Market
Nolan, J. C. & Co.....541 Market
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder & Co.....11 Sansome
S. F. Shoe House.....931 Market
Siebe Shoe Co.....21 Jessie
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workmen's Boot & Shoe Co.....
Utschig, Joho.....326 Bush
Williams-Marvin Co.....569 Market
Young, George H.....10 Sutter

BREWERIES.

Hibernia Brewery.....1225 Howard
National Brewing Co.....752 Fulton
North Star Brewing Co.....310 Army
Phoenix Brewing Co.....523 Noe
Schuster & Krenke.....437 Valencia
Union Brewing Co.....18th and Florida

BREWERS' & BOTTLERS' SUPPLIES.
Abramson-Heunisch Co.....10 Main
Bauer-Schweitzer H. & M. Co.....632 Sacramento
Herman & Co.....214 Sacramento

BRIDGE BUILDERS.

Laydon, Darby.....44 East
S. F. Bridge Co.....250 Market

BROKERS—CUSTOM HOUSE.

Bellingall, P. W.....508 Battery
Harper, F. F. G. & Co.....467 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Danzlada.....508 Battery
Mayhew, H. D. & Co.....424 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Mackie, Wm.....53 Flood Bldg
Page Bros.....302 California
Woods, Mallard & Schmiedell.....307 Sansome

BROKERS—STOCK, BOND & GRAIN.

Ames, Worthington.....224 Montgomery
Blow, A. W. & Co.....238 Montgomery
Bowman, G. F.....327 Montgomery
Girvin & Eyre.....307 California
Hecht Bros. & Co.....312 Pine
Hirshfeld, C.....316 Pine
Politzer & Co.....Clunie Bldg
Rehdsch & Hochstadter.....403 California
Rehdsch & Hochstadter.....413 California

BROKERS—SHIP.

Deveridge, Heratio.....220 California

BROKERS—TICKET.

Outdger, A.....620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Lake & Co.....221 Battery
Van Laak, The Mfg. Co.....317 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Pacific States S. L. & B. Co.....410 Pine
Confidential Building & Loan Associa-
tion.....727 Sansome

BUILDING PAPER MANUFACTURERS.

Pacific Redolog and Roofing Co.....
.....113 New Montgomery
Parafine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T.....S.W. cor. O'Farrell & Mason
Bayle, Lacoste & Co.....534 Clay
Clayburgh & George.....329 Kearny
Crughead & Co.....1018 Valencia
Decourteux, A.....529 Merchant
Flaggellot, Henry C.....833 Valencia
Hofmanu & Woenne.....735 Market
Katz, F. & Sons.....California Market
Knierr, Albert.....206 Kearny
Poly, Heilbron & Co.....339 Kearny
Steinfels, Chas.....1427 Hayes
Stoed, Leon D. & Co.....236 Sixth
Taaffe, Wm. & Co.....1537, 15th Ave. South

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....N.E. cor. 16th & Shotwell
Dean, Walter E.....31 Nevada Block
Deuman, James.....2315 Steiner
Ehrenpfort, Wm.....801 Fillmore
Gage, W. S.....330 Market
Hayward, Alvinza.....522 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Building
Levy, H. M.....41 Nevada Block
Moore, A. A. Jr.....Claus Spreckels Bldg
Phelan, Jas. D.....Phelan Bldg
Schmidt, John A.....425 Ellis
Spreckels, Claus.....327 Market

CARPENTERS AND BUILDERS.

Robinson & Gillespie.....337 Sutter
Murray, S. C.....632 Howard

CARPETS.

Cordes, W. F.....Emporium
Gullixson Bros.....955 Market
Schlueter & Volbers.....217 Sutter
Sperrling & Stolzenwald.....2010 Mission
Walter, D. N. & E. & Co.....529 Market

CARPET CLEANING WORKS.

Cal. Carpet Cleaning Co.....453 Stevenson
Conklin Bros.....333 Golden Gate Ave
Sanitary Cleaning Co.....342 McAllister
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. G.....1321 Market
Grave, B. & Co.....421 Pacific
Larkins & Co.....634 Howard
O'Brien & Sons.....G. C. Ave. & Polk
Schindler, H. B.....125 Spear
Studebaker Bros. Mfg. Co.....Market & 10th
Wertsch, William.....100 Golden Gate Ave

CASH REGISTERS.

Hallwood Cash Register.....1327 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Hywood Bros & Wakefield Co.....651 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEESE IMPORTERS.

Schlegel & Bruker.....226 Front

CHEMICAL WORKS.

| | |
|--------------------------------|-------------------------|
| California Chemical Works..... | San Bruno Road and 37th |
| Western Chemical Co..... | 3214, 15th |

CHEMISTS.

| | |
|--------------------------|----------------|
| Curtis, J. M. & Son..... | 123 California |
|--------------------------|----------------|

CHIMNEY PIPE.

| | |
|--------------------------|-------------|
| Clawson, L. E. & Co..... | 1340 Market |
|--------------------------|-------------|

CHINA DECORATORS.

| | |
|--------------------|----------|
| Perley & Culp..... | 315 Post |
|--------------------|----------|

CHOCOLATE MANUFACTURERS.

| | |
|-------------------------|-------------|
| Ghirardelli, D. Co..... | 617 Sansome |
|-------------------------|-------------|

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

| | |
|--------------------|-------------|
| Pearson, J. C..... | 305 Battery |
| Weule, Louis..... | 418 Battery |

CIGAR AND TOBACCO DEALERS.

| | |
|---------------------------|----------------|
| Aublin, Aug. H..... | 1 Grant Ave |
| Blaukauer, M. & Co..... | 223 Montgomery |
| Brandt, Jacob..... | 445 Battery |
| Carter, Dan P..... | 342 Market |
| Drinkhouse, J. A. Co..... | 232 Battery |
| Gunst, M. A. & Co..... | 203 Kearny |
| Heinemann, Herman..... | 244 Sacramento |
| Joyce, H. L. & Co..... | 314 Sacramento |
| Lane & Connelly..... | 204 Market |
| Langstader, I. S..... | 401 Geary |
| Lewis, Wm. & Co..... | 24 California |
| Michalitschka Bros..... | 410 Market |
| Michalitschka, Chas..... | 101 Grant Ave |
| Ordenstein, Max..... | 322 Battery |
| Plagemann, H. & Co..... | 314 Sansome |
| Rinaldo Bros. & Co..... | 300 Battery |
| Schoenfeld, Jonas..... | 508 Washington |
| Schmidt & Bendixen..... | 3 Market |
| Wethermer Co., The..... | 3 Battery |
| Willard Bros..... | 636 Market |

CIGARETTE MANUFACTURERS.

| | |
|----------------------------|--------------------------|
| John Bollman Co., The..... | N.W. cor. Jessie & Ecker |
|----------------------------|--------------------------|

CIRCULAR DISTRIBUTORS.

| | |
|---------------------|----------|
| Well, W. M. Co..... | 106 Pine |
|---------------------|----------|

CLEANSING COMPOUND.

| | |
|---------------------------------|----------|
| Udco Cleansing Compound Co..... | 21 Spear |
|---------------------------------|----------|

CLOAK AND SUIT HOUSES.

| | |
|---------------------------------------|-------------|
| Callieu, Armand..... | 114 Kearny |
| Columbia Cloak and Suit House..... | 1022 Market |
| Davidson, D..... | 52 First |
| Golden Gate Cloak and Suit House..... | 1230 Market |
| Kelly & Liebes..... | 120 Kearny |
| Messenger, E..... | 145 Post |
| Stein, J. H. & Co..... | 716 Market |

CLOTHING DEALERS.

| | |
|------------------------------|-----------------|
| Benedict & Turner..... | 23 Montgomery |
| Brown Bros. & Co..... | 121 Sansome |
| Frank Bros..... | 535 Kearny |
| Gildea, J. J..... | 221 Montgomery |
| Hirsch Bros..... | 927 Kearny |
| Hirsch, L. & Co..... | 927 Kearny |
| Hoffman, Rotchild & Co..... | 11 Battery |
| Jewell, G..... | 536 Kearny |
| Kellus, Chas. & Co..... | 132 Kearny |
| Mandel, Purach & Wiener..... | 125 Sansome |
| Merle, L. V..... | 613 Main |
| Neustadter Bros..... | 133 Sansome |
| Prager, A. J. & Sons..... | 857 Market |
| Rapaport, A..... | 9 Kearny |
| Rosa Bros..... | Kearny and Post |

COAL DEALERS.

| | |
|--|------------------------|
| Allen, Chas. R..... | 144 Steuart |
| Brooks, Peyton H..... | 114 Building |
| Cornwall, P. B..... | 44 Main |
| Fritch, Geo..... | 110 East |
| McLann, Wm. S.W. cor. Polk & Washington | |
| Middlton, J..... | 309 Stockton |
| Morris, Thomas..... | 574 Geary |
| Gregon Coal & Navigation Co..... | Broadway & East |
| Rosenfeld, John, Sons..... | 202 Sansome |
| San Francisco & San Joaquin Coal Co..... | 215 State Deposit Bldg |
| Stafford, W. G. & Co..... | 214 East |
| Winwright & Easton..... | 131 Folsom |
| Wilson, J. C. & Co..... | 300 Battery |

CODFISH DEALERS.

| | |
|--------------------|---------------|
| Union Fish Co..... | 24 California |
|--------------------|---------------|

COMMISSION MERCHANTS.

| | |
|--------------------------------|--------------------|
| Armstrong, J. K. & Co..... | 138 Market |
| Black, D. & Co..... | 520 Sansome |
| Caffrey, John..... | 21 Sutter |
| California Product Co..... | 124 California |
| Christy & Sons..... | 327 Sansome |
| Cutter & Mosley..... | 302 California |
| Dallman, L. & Co..... | 226 Clay |
| Dehnard, D. & Co..... | 409 Front |
| Detels, M. P..... | 218 California |
| Dennison, W. E. & Co..... | 205 Davis |
| Dempster & Son..... | 329 Sansome |
| Dodge, Sweeney & Co..... | 114 Market |
| Duffy, L. J. & Co..... | 511 Clay |
| Duffy, L. J. & Co..... | 304 Washington |
| Evelyn-Nash Co..... | 422 Front |
| Field Mercantile Co..... | 126 California |
| Freitas, M. T. & Co..... | 325 Front |
| Garcia & Magalhães..... | 109 Washington |
| Gray & Barber..... | 309 Washington |
| Griffin & Skelly..... | 132 Market |
| Grimson, M. S. & Co., Ltd..... | 25 Front |
| Guggenheim & Co..... | 118 Davis |
| Haight, Fred B..... | 212 Front |
| Hansen, John R. & Co..... | 322 Davis |
| Heckmann, H. & Co..... | 406 Davis |
| Hilmer & Breidhoff..... | 36 Clay |
| Huine & Hart..... | 421 Market |
| Hume, R. H. & Co..... | 206 Sansome |
| Glynn Bros..... | 209 Washington |
| Ivanovich, J. & Co..... | 202 California |
| Kittle & Co..... | 123 California |
| Landsberger & Son..... | Sacramento & Davis |
| Leist, C. J. & Co..... | 218 Washington |
| Levy, S. & So..... | 218 Washington |

| | |
|-----------------------------|--------------------|
| Lichtenberg, William..... | 215 Sansome |
| Lowry, W. O. & Co..... | 218 Sansome |
| Lowry, W. O. & Co..... | 113 California |
| Macpherson, A. M..... | 215 Washington |
| Martin, Feuer & Co..... | 309 Clay |
| McLeod, Daniel..... | 330 Market |
| Middlton, J..... | 221 Front |
| Monteleagre & Co..... | 230 California |
| Nardini, A. & Co..... | 324 Davis |
| Pettigrew, John M..... | 210 California |
| Porter Bros. & Co..... | Washington & Drumm |
| Prior, W. C. & Co..... | 104 Washington |
| Scatena, L. & Co..... | 421 Market |
| Schwartz, Frank..... | 212 Market |
| Shawwood & Sherwood..... | 212 Market |
| Sloss, Louis & Co..... | 310 Sansome |
| Southern Pacific M. Co..... | 324 California |
| Stevovich, L. G. & Co..... | 521 Sansome |
| Stevens, Callaway & Co..... | 220 California |
| Tilden, H. N. & Co..... | 211 Sacramento |
| Tomanovich & Co..... | 327 Front |
| Welch & Co..... | 220 California |
| Wheaton, Hiron & Co..... | 415 Washington |
| Whitney, C. E. & Co..... | 101 California |
| Williams, The H. A. Co..... | 110 Davis |
| Wolf & Sons..... | 308 Market |
| Wolf, William & Co..... | 321 Davis |
| Young, Carlos G..... | 327 Market |
| Zentner, J. & Co..... | 122 Davis |
| Zentner, J. & Co..... | Front & Washington |

CONFECTIONERS.

| | |
|-----------------------------|---------------|
| Bernheim & Blum..... | Polk & Sutter |
| Gruehagen & Co..... | 20 Kearny |
| Guliet, Chas..... | 305 Larkin |
| Haas, Geo. & Son..... | 122 Battery |
| Hromada, Adolph..... | 1215 Polk |
| Lechten Bros..... | 42 Kearny |
| Maskey, Frank..... | Polk and Bush |
| Roberts, Geo. F. & Co..... | 118 Front |
| Rothschild & Ehrenfort..... | 1000 Market |
| Strohmeier, W. A. & Co..... | 558 Mission |
| Seldi, J. & Co..... | 639 Market |
| Townsend, W. S..... | 639 Market |

COOPERS.

| | |
|----------------------|----------------------------|
| Herbert & Vogel..... | N.E. cor. Broadway & Front |
|----------------------|----------------------------|

CORDAGE MANUFACTURERS.

| | |
|-----------------------|-----------|
| Tubbs Cordage Co..... | 611 Front |
|-----------------------|-----------|

COTTON GOODS.

| | |
|---------------------------------|----------------|
| California Cotton Mills Co..... | 310 California |
|---------------------------------|----------------|

CRACKER MANUFACTURERS.

| | |
|-------------------------------|----------------------|
| American Biscuit Co..... | Broadway and Battery |
| Macdonald, J. G..... | 1120 Market |
| Pacific Coast Biscuit Co..... | 505 Front |

CREDIT BUREAU.

| | |
|-------------------------------------|----------------|
| Merchants' Credit Assn. of Cal..... | 123 California |
|-------------------------------------|----------------|

CROCKERY AND GLASSWARE.

| | |
|--------------------------------|--------------------|
| Angle-American C. & G. Co..... | 108 Pine |
| Cowan & Cowen..... | 813 Market |
| Nathan-Dehrmann Co..... | 122 Sutter |
| Schloss Crockery Co..... | 403 Market |
| Sternheim, S. & Son..... | 538 Market |
| Wehr, Albert..... | 123 Stockton |
| Widero, H. O..... | Fourth and Mission |

CUTLERY.

| | |
|------------------|--------------|
| Hellwell, R..... | 108 Stockton |
|------------------|--------------|

DOORS AND WINDOWS.

| | |
|----------------------------|------------|
| Kittredge, E. H. & Co..... | 113 Market |
|----------------------------|------------|

DRAYMEN AND STORAGE.

| | |
|------------------------------------|----------------|
| Ayers & Co..... | 205 Front |
| Bocarde, J. B. Drayage Co..... | 22 Drumm |
| Emmons, G. W..... | 212 California |
| Farnsworth & Ruggles..... | 100 California |
| McNab & Smith..... | 206 Davis |
| Overland Freight Transfer Co..... | 5th & King |
| Rauninger Bros..... | 305 Sacramento |
| Rode, C. B. & Co..... | 404 Battery |
| Spiegel Day Co., The L..... | 7 Washington |
| Strauss, K..... | 118 Battery |
| Teale & Co..... | 708 Sacramento |
| Western Transfer & Storage Co..... | 323 Front |

DRUGGISTS.

| | |
|----------------------------|---------------------------------|
| Ayers, Edw. N..... | 29 Leavenworth |
| Bayley, E. P..... | 227 Grant Ave |
| Boerick & Runyon..... | 231 Sutter |
| Broomel, J. G. B..... | 2501 California |
| Burnett, G. W..... | 8 Turk |
| Cough, Frank..... | 400 Ellis |
| El Monte Pharmacy..... | 610 Post |
| Fellers von Kraak, W..... | 25th & Folsom |
| Ferry Drug Co..... | 8 Market |
| Fletcher, David M..... | S.W. cor. Van Ness Ave. & Geary |
| Gates, J. R. & Co..... | 417 Sansome |
| Lainer, R. D. Drug Co..... | 699 McAllister |
| Langley & Michaels Co..... | 34 Front |
| Leipnitz, G. & Co..... | 250 Sutter |
| Longfield's Pharmacy..... | 202 Stockton |
| Mack & Co..... | 13 Fremont |
| No Percentage Drug Co..... | 919 Market |
| Owl Drug Co..... | 1128 Market |
| Redington & Co..... | 23 Second |
| Richards & Co..... | 406 Clay |
| Ryan, D..... | 302 Mission |
| Searly's Pharmacy..... | 400 Sutter |
| Schmidt, Val..... | Polk & Jackson |
| Smith, E. J. & Co..... | cor. 6th and Folsom |
| St. Nicholas Pharmacy..... | Market & Hayes |
| Wakelee & Co..... | Bush and Montgomery |

DRUGGISTS' SUPPLIES.

| | |
|--------------------------|------------|
| Berkitt, F. A. & Co..... | 220 Sutter |
|--------------------------|------------|

DRY AND FANCY GOODS HOUSES.

| | |
|---------------------------------------|---------------------|
| Bauer Bros. & Co..... | 21 Sansome |
| City of Paris Dry Goods Co., The..... | Gray & Stockton |
| Curtin, G..... | 911 Market |
| Davis, R. D. & Co..... | Geary and Grant Ave |
| Dinkelspiel, L. & Sons..... | 39 Battery |
| Graf Bros..... | 563 Market |
| Greenberg & Greenberg..... | 31 Grant Ave |
| Hale Bros..... | 941 Market |
| Kohlberg, Strauss & Frohman..... | 107 Post |
| Kennedy, H. T. Co..... | 1106 Market |
| Livington Bros..... | 123 Post |

| | |
|-----------------------------|------------------|
| Marcuse, M. & Co..... | 125 Sansome |
| Michels & Wand..... | 26 Kearny |
| Moran, J. M. & Co..... | 169 Market |
| Murphy, Grant & Co..... | 13 Phalan Bldg |
| Muser, Otto..... | Sansome & Bush |
| Newman & Levinson..... | 129 Kearny |
| O'Connor, Moffatt & Co..... | 121 Post |
| O'Dwyer & Co..... | 62 Third |
| Priester, Joseph..... | 1415 Stockton |
| Quinn, J. E..... | 141 Sixth |
| Rosenthal, S. & Co..... | Sansome and Bush |
| Sachs Bros. & Co..... | The D..... |
| Samuels Lash House Co..... | 235 Sutter |
| Schmidt, Ben J. & Co..... | 125 Sansome |
| Schoenfeld Bros. & Co..... | 110 Sixth |
| Silverman, J..... | 222 Third |
| Steen, M. A..... | Geary and Powell |
| Strauss, Levi & Co..... | 16 Battery |
| Well, Raphael & Co..... | Market and Post |
| Weinstock, Lubin & Co..... | Market & Taylor |
| Willard, Leon & Co..... | 508 Market |

DYEING AND CLEANING.

| | |
|---|-------------|
| F. Thomas Dyeing & Cleaning Works..... | 27 Tenth |
| Scow, John F. & Co., Dyeing & Cleaning Works..... | 3 Grant Ave |

EDUCATIONAL INSTITUTIONS.

| | |
|----------------------------------|-------------|
| California Business College..... | 305 Larkin |
| Heald's Business College..... | 24 Post |
| S. F. Business College..... | 1236 Market |

ELECTRICAL AND MECHANICAL ENGINEERING.

| | |
|--------------------------------|--------------------|
| Doble Co., Abner..... | Fremont and Howard |
| Electrical Engineering Co..... | 306 Howard |

ELECTRICAL AND RAILWAY SUPPLIES.

| | |
|---|----------------------|
| Brooks-Pollis Elec. Corp..... | 527 Mission |
| Electric, Railway & Manufacturers' Sup..... | 545 Mission |
| General Elec. Co..... | Claus Spreckels Bldg |
| Klein Elec. Works, The J. M..... | 421 Montgomery |
| Summerhayes, W. R..... | 627 Howard |

ELECTRO-PLATERS.

| | |
|----------------------------------|-----------|
| Golden West Plating Works..... | 103 Beale |
| S. F. Novelty Plating Works..... | 66 First |

ELEVATOR MANUFACTURERS.

| | |
|--------------------------|-------------|
| Hall, C. L. & Co..... | 315 Fremont |
| McNeill, A. J. & Co..... | 122 Main |

EMBROIDERIES AND LACES.

| | |
|------------------------|-----------|
| Levy, Jules & Bro..... | 5 Sansome |
|------------------------|-----------|

ENGINEERS-ELECTRICAL.

| | |
|-----------------|---------|
| Wasa, D. D..... | 34 East |
|-----------------|---------|

ENGINEERS-HYDRAULIC AND MECHANICAL.

| | |
|-------------------------|------------|
| Cobb & Hesselmeier..... | 306 Kearny |
|-------------------------|------------|

ENGINEERS' SUPPLIES.

| | |
|---------------------------|-------------|
| Crandall Packing Co..... | 31 Main |
| Pickball, M. & Co..... | 105 Fremont |
| Rix Eng. & Supply Co..... | 519 Howard |
| Wians, J. C..... | 151 Fremont |

ESSENTIAL OILS.

| | |
|----------------------------|-----------|
| Boldemann, A. C. & Co..... | 313 Front |
|----------------------------|-----------|

EXPORTERS AND IMPORTERS.

| | |
|-------------------------|------------------------|
| Abriqueta de Luis..... | 1 Union Sq. N. Y. City |
| Wellman, Peck & Co..... | 201 Market |

FIRE PROOFING.

| | |
|--|-----------------------|
| Western Expanded Metal & Fire Proof..... | 106 Co..... |
| | 415 C. Spreckels Bldg |

FIREWORKS.

| | |
|-------------------------------|-----------|
| California Fire Works Co..... | 219 Front |
|-------------------------------|-----------|

FISH DEALERS.

| | |
|---------------------|----------------------|
| Catania Joseph..... | 23 California Market |
| Dryselius & Co..... | 53 Cal. Market |

FLORISTS.

| | |
|-------------------------|-----------------|
| Jacquemet, J. & Co..... | 27 Fourth |
| McLellan Bros..... | 1713 Washington |
| Stevens & Boland..... | 25 Post |

FORWARDING AGENTS.

| | |
|-----------------------|------------------|
| Earl, D. W. & Co..... | 129 Crocker Bldg |
|-----------------------|------------------|

FLOUR MILLS.

| | |
|---------------------------|----------------|
| Deming, Palmer M. Co..... | 114 Sacramento |
| Hinz & Plagemann..... | 129 Mission |
| Sperry Flour Co..... | 134 California |
| Stockton Milling Co..... | 112 California |

FRUITS AND VEGETABLES.

| | |
|--------------------------|-------------------|
| Avery, D. R. & Co..... | Union Sq. Market |
| Forster, C. M. & Co..... | 727 Market |
| Omey & Goetting..... | California Market |

FRUIT PACKERS & CANNED GOODS.

| | |
|--------------------------------------|----------------|
| California Fruit Canners' Ass'n..... | 201 California |
|--------------------------------------|----------------|

FURNITURE-HOUSE AND OFFICE.

| | |
|---------------------------------|----------------|
| Aronson, A..... | 310 Post |
| Bateman, William..... | 835 Folsom |
| Breuer, John Co..... | 117 Geary |
| Chicago Clock Co..... | 1814 Market |
| Eastern Outfitting Co..... | 1310 Stockton |
| Forbes, A. J. & Son..... | 312 Mission |
| Friedman, M. & Co..... | 237 Post |
| Fuller Desk Co., The G. H..... | 638 Mission |
| Fredericks, J. & Co..... | 642 Market |
| Indianapolis Furniture Co..... | 759 Mission |
| Jordan Furniture Co..... | 1043 Market |
| McCann, Belcher & Allen..... | 500 Sutter |
| Miller, J. A..... | 16th & Mission |
| Plum, Chas. M. & Co..... | 1301 Market |
| Sloane, W. J. & Co..... | 116 Post |
| Smith, Furniture Co., A. B..... | 128 Ellis |

| | |
|----------------------------|-------------------|
| Sterling Furniture Co..... | 1033 Market |
| Weber, C. F. & Co..... | 100 Post |
| Wilson Bros..... | 1710 Market |
| Yawman & Erbe Mfg. Co..... | 23 New Montgomery |

FURS.

| | |
|------------------------|---------------|
| Berwin & Gassner..... | 110 Kearny |
| Hoefflich, Albert..... | 118 Grant Ave |
| Kocour, Ad..... | 121 Post |
| Liebes, H. & Co..... | 133 Post |

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anapacher Bros. | 214 Pine |
| Chase, W. W. Co. | 1338 Market |
| Ellis, H. C. & Co. | Stewart |
| Goss, Chas. & Co. | 2109 Mission |
| Mayer, Albert. | 2303 Geary |
| Moore, Ferguson & Co. | 310 California |
| Peters & Cowles. | 591 Sixth |
| Scott & Magner. | 615 Sixth |
| Somers & Co. | 564 Sixth |
| Vermell, J. L. | Seventh and Brannan |

HORSE SHOEING.

| | |
|--------------|-----------|
| Odea Martin. | 125 Geary |
|--------------|-----------|

HOTELS.

| | |
|---------------------------------|--------------------|
| California Hotel. | Busch, near Kearny |
| Colonial Hotel. | Pine & Jones |
| Gallagher, John P. | Langham Hotel |
| Glaze & Trowella. | Windsor Hotel |
| Holm & Saxtorph, Baldwin House. | 1001 Pine |
| Hotel Belle Vista. | 30 Ellis |
| Kirkpatrick, John C. | Paice Hotel |
| Occidental Hotel. | Montgomery |
| Stewart, M. & C. | 431 Ellis |
| St. Nicholas. | Market & Hayes |
| Turpin, F. L., The Royal. | 125 Ellis |

HOUSEHOLD UTENSILS.

| | |
|---------------|-----------|
| Wlester & Co. | 22 Second |
|---------------|-----------|

ICE DEALERS.

| | |
|-----------------------------------|------------|
| Consumers' Ice Co. | 420 Eighth |
| Merchants' Ice & Cold Storage Co. | 212 Geary |
| Union Ice Co. | 735 Fourth |

INSURANCE.

| | |
|-------------------------------------|------------------|
| Ahpel & Bruckman. | 209 Sansome |
| Alliance Assurance Co. | 416 California |
| Bagge & Stovel. | 411 California |
| Berthou, Cesar. | 423 California |
| Butler & Haldan. | 413 California |
| Com'l Union Assurance Co. | 416 California |
| Craig, Hugh. | 219 Sansome |
| Davis, J. B. & Co. | 215 Sansome |
| Dorbin, Geo. D. | 409 California |
| Fireman's Fund Insurance Co. | 401 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Fidelity & Deposit Co. of Maryland. | Millie Bldg |

| | |
|--|---------------------------|
| Forbes, A. B. & Son. | Mutual Life Bldg |
| Grant, Geo. F. | 221 Sansome |
| Gutts & Frank. | 393 California |
| Herold, Rudolph, Jr. | 415 California |
| Ins. Co. of North America. | 412 California |
| Landers, William J. | 205 Sansome |
| Laton, Chas. A. | 439 California |
| Liverpool & London & Globe Ins. Co. | 422 California |
| Manheim, Dabham & Co. | 417 Sansome |
| Milwaukee Mechanics' Ins. Co. | 410 California |
| Nathan & Kington. | 601 Montgomery |
| New York Life Ins. Co. | Millie Bldg |
| New Zealand Ins. Co. | 312 California |
| Norwich Union Fire Ins. Society. | 314 California |
| Pacific Mutual Life Ins. Co. of California | Montgomery and Sacramento |

| | |
|------------------------------|---------------------------|
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. T. | 214 Pine |
| Patterson, Geo. W. H. & Co. | 1705 Market |
| Phoenix Mutual Life Ins. Co. | 1305 Claus Spreckels Bldg |
| Potter, Edward E. | 322 Montgomery |
| Shields, A. M. | Crocker Bldg |
| Transatlantic Fire Ins. Co. | 213 Sansome |
| Yount, Geo. W. | 315 Safe Deposit Bldg |
| Yoss, Conrad & Co. | 204 Sansome |
| Waller, L. P. F. | 405 Montgomery |
| Watt, Rolla V. | Pine & Sansome |

IRON WORKS.

| | |
|-----------------------|-------------|
| California Iron Yard. | 640 Second |
| Morton & Hedley. | 234 Fremont |
| Vulcan Iron Works. | 505 Mission |

JAPANESE CURIOS.

| | |
|--------------------|--------------------|
| Deardorf, Frank. | Under Palace Hotel |
| Marah, G. T. & Co. | 214 Post |
| Solomon, C., Jr. | 422 Battery |

JAPANESE AND AMERICAN SILKS.

| | |
|-----------------|------------|
| Brett, J. & Co. | 537 Market |
|-----------------|------------|

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 13 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|----------------------|
| Baldwin Jewelry Co. | 844 Market |
| Baldwin & Co. | 22 Geary |
| California Jewelry Co. | 134 Sutter |
| Eisenberg, A. & Co. | 128 Kearny |
| Glindemann, W. | 5 Third |
| Greenzweig, George & Co. | 206 Kearny |
| Hall, A. I. & Son. | 613 Market |
| Hammermith & Field. | 36 Kearny |
| John, Alphons. | 4 Chronicle Bldg |
| Long, Moss & Co. | 639 Market |
| London Diamond Co. | 35 New Montgomery |
| Lundberg & Lee. | 232 Post |
| Phelps & Adams. | 120 Sutter |
| Rothschild & Hadenfeldt. | 207 Sutter |
| Schuecher & Co. | 321 Market |
| Schueler, M. & Co. | Claus Spreckels Bldg |
| Schwartz, K. G. | 502 Battery |
| S. F. Diamond House. | 102 Kearny |
| Shreve & Co. | Crocker Bldg |
| Sorensen, James A. | 103 Sixth |
| Vanderlicke, W. K. & Co. | 125 Sutter |

JEWELERS' SUPPLIES.

| | |
|-------------------|------------|
| Armer & Weisheuk. | 207 Sutter |
|-------------------|------------|

KNITTED GOODS.

| | |
|-----------------------------|----------|
| Plater, J. J., Knitting Co. | 103 Post |
|-----------------------------|----------|

LADIES' FURNISHING GOODS.

| | |
|--------------------------|-------------|
| Davie, Schonwasser & Co. | 134 Post |
| Jacobs & Co. | 113 Kearny |
| Magnin, I. & Co. | 840 Market |
| Marks Bros. | 1219 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Flamm, O. | 1436 Polk |
| Frances, M. | 796 Sutter |
| Lowenthal & Co. | 914 Market |

LAMPS.

| | |
|-----------------|-------------|
| Doesch Lamp Co. | 585 Mission |
|-----------------|-------------|

LAUNDRIES.

| | |
|----------------------------|------------------|
| Electric Laundry Co. | 825 Folsom |
| Empire Laundry Co. | 765 Bryant |
| La Grande Laundry. | 23 Powell |
| S. F. Laundry Association. | 33 Geary |
| St. Nicholas Laundry Co. | 3066 Seventeenth |
| U. S. Laundry Association. | 3111 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Bancroft-Whitney Co. | 438 Montgomery |
|----------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|---------------------|----------------|
| Conradi & Goldberg. | 730 Montgomery |
| Kohlsberg & Co. | 526 Washington |
| London, H. | 540 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|---------------------|----------------|
| Blasinger & Co. | 401 Front |
| Brown & Adams. | 109 Battery |
| Frank, S. H. & Co. | 408 Battery |
| Harpham & James. | 524 Washington |
| Herman Waldeck Co. | 32 Clay |
| Klopper, Frederick. | 209 Mason |
| Kulman, Sal & Co. | 106 Battery |
| Stoll & Van Bergen. | 645 Market |
| Wagner Leather Co. | 306 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 516 California |
|-------------------------|----------------|

LIME AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|---------------------------------|----------------|
| California Lithograph Co. | 518 Clay |
| Rosoul Printing & Engraving Co. | 523 Clay |
| Britton & Rey. | 525 Commercial |
| Mutual Label & Litho Co. | 23 Main |
| Union Lithograph Co. | 325 Sansome |

LIVERY STABLES.

| | |
|----------------------|-----------|
| Kelly, Thos. & Sons. | 1629 Pine |
| McCord, Alex. & Co. | 221 Ellis |

LOAN OFFICES.

| | |
|------------------|------------|
| Oppenheim, J. S. | 664 Howard |
|------------------|------------|

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Albion Lumber Co. | Fifth & Hooper |
| Blyth & Trott. | Spear & Mission |
| Casper Lumber Co. | 20 California |
| Doe, Chas. F. & Co. | 101 Howard |
| Dolbeer & Carson. | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Haywood, Franklin. | 18 California |
| Hibb, F. A. & Co. | Santa Cruz |
| Hooper, C. A. & Co. | 204 Front |
| Jones, Richard C. & Co. | 739 Bryant |
| Meyer, Adolph. | 1510 Develadero |
| Morrison Lumber Co. | 732 Brannan |
| Pope & Talbot. | 314 California |
| Repton, Holmes & Co. | 35 Stewart |
| Scott & Van Arsdale L. Co. | 591 & Brannan |
| S. F. Lumber Co. | Third & Berry |
| Simpson Lumber Co. | 22 Market |
| Truckee L. Co. of S. F. | 3 California |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 147 Spear |

MACARONI MANUFACTURERS.

| | |
|------------------------------|-------------|
| California Italian Paste Co. | 407 Jackson |
|------------------------------|-------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|-------------------|
| Brownell, Jas. S. | 132 Market |
| California Tool Works. | 143 Beale |
| Cyclops Iron Works. | 223 Main |
| Geo. E. Pooning Engine Co. | 149 First |
| Evans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert. | 108 Mission |
| Martin Pipe & Foundry Co. | 33 New Montgomery |
| Messe & Gottfried Co. | 167 Fremont |
| Oriental Gas Engine Works. | 228 Folsom |
| Pacific Tool & Supply Co. | 100 First |
| Parke & Lacy Co. | 41 Fremont |
| Ralston Iron Works. | 32 Howard |
| Tatum & Bowen. | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 214 First |
| Union Iron Works. | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|-------------------------------------|-------------|
| Eberhard Co. The Geo. F. | 12 Drumm |
| Hughson & Merton. | 105 Front |
| Marsh & Kidd. | 522 Market |
| Pacific Coast Manufacturers' Assoc. | 809 Market |
| Prieble & Miller. | 16 Second |
| Robinson & Tawart. | 224 Bush |
| Watson, W. S. | Flood Bldg. |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 6 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schrock, W. A. | 21 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|----------------------------|----------------|
| Atkins, R. C. & Sons. | 123 Montgomery |
| Baumel, Fred J. | 1608 Market |
| Benjamin, P. | 209 Montgomery |
| Berman, G. | 45 Ellis |
| Brenner-Ulman Co. The. | 17 Battery |
| Bullock & Jones Co. | 105 Montgomery |
| Cluett, Peabody & Co. | 8 Battery |
| Coldstone Bros. | 21 Battery |
| Greenbaum, Well & Michels. | 17 Sansome |
| Hansen & Erick. | Market & Third |
| Hart, M. J. | 409 Kearny |
| Kelly, T. J. | 7 Battery |
| Lewison, J. L. & Co. | 353 Market |
| Meyerstein Co. | 6 Battery |
| Morgan Bros. | 229 Montgomery |
| Ring & Baker. | 1319 Market |
| Schoenfeld, Adolph. | 1334 Market |
| Webster, Jas. S. & Sons. | 522 Market |

MERCHANT TAILORS.

| | |
|---|----------------------|
| Ellis, Charles. | Claus Spreckels Bldg |
| Block & Georges. | 119 Sutter |
| Bork & Rosenberg. | 135 Stockton |
| Growth, W. L. Co. | Crocker Bldg. |
| Laucauster & Co. | 302 Kearny |
| Lyons, Charles. | 71 Market |
| Pohelm, J. T. | 307 Market |
| Rid, John. | 307 Market |
| Silver Dollar Tailoring & Repairing Co. | 1335 Fillmore |
| Williams Bros. | 111 Sutter |

METAL DEALERS.

| | |
|----------------------------------|------------|
| Pinn, John Metal Works. | 213 Howard |
| New England Novelty & Metal Wks. | 115 Second |
| Pacific Metal Works. | 139 First |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 422 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|--------------------|-----------------|
| Jersey Farm Co. | 851 Howard |
| Milbrae Company. | Ninth & Mission |
| S. F. Cream Depot. | 1323 Mission |
| Such & Nelson. | 1228 Folsom |

MILLINERY.

| | |
|-----------------------|-------------|
| Coughlan, Jas. | 319 Market |
| Hinz & Landt. | 543 Market |
| Holm & Nathan. | 512 Market |
| Muller & Raas Co. | 731 Market |
| Spencer & Mitau. | 1026 Market |
| Topfritz, R. L. & Co. | 545 Market |

MILLWRIGHTS.

| | |
|------------------------|-------------|
| Dilbert Bros. Mfg. Co. | 225 Mission |
|------------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Eggers, Chas. & Co. | 118 Eureka |
| Mt. Shasta Mineral Spring Co. | 6th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 63 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|----------------|
| Alaska Treadwell Gold Mining Co. | Millie Bldg |
| Bourn, W. B. | 401 California |
| Bouvier, Alfred. | 324 Pine |

MUNICIPAL ENGINEERS.

| | |
|-----------------------|---------------------|
| Ridley, A. E. Brooke. | 595-99 Parrott Bldg |
|-----------------------|---------------------|

MUSH MANUFACTURERS.

| | |
|----------------|------------|
| Robbins, H. R. | 12 Halleck |
|----------------|------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtiz, Benj. & Son. | 20 O'Farrell |
| Heine, G. O. & Co. | 217 Geary |
| Hockett Bros. & Co. | 230 Post |
| Kohler & Chase. | 28 O'Farrell |
| Mauvals, The Zeno Music Co. | 769 Market |
| Maury, Byron. | 308 Post |
| Sherman, Clay & Co. | 139 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Burr, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Heineman, H. M. | 109 Sansome |
|-----------------|-------------|

OILS.

| | |
|---------------------------------|---------------|
| Arctic Oil Works. | 30 California |
| Leonard & Ellis. | 418 Front |
| Standard Oil Co. | 421 Market |
| Weed, F. P., Sec'y Lion Oil Co. | 327 Market |

OPTICIANS.

| | |
|---------------------------|--------------|
| Berteling Optical Co. | 16 Kearny |
| California Optical Co. | 317 Kearny |
| Chinn-Beretta Optical Co. | 32 Grant Av. |
| Hirsch & Kaiser. | 7 Kearny |
| Kahn, H. & Co. | 842 Market |

OYSTER DEALERS.

| | |
|-------------------------|---------------------|
| Darbee & Immel. | 30 Union Sq. Market |
| Morgan Oyster Co., The. | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|------------------------------|------------|
| Alaska Packers' Association. | 308 Market |
|------------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|-------------------|-------------|
| Sorosis Fruit Co. | 141 Sansome |
|-------------------|-------------|

PAINTS AND OILS.

| | |
|-----------------------|--------------|
| Rags-Hunter Paint Co. | 45 Ellis |
| Fuller, W. P. & Co. | Pipe & Front |
| Magner Bros. | 122 Front |
| Whitworth & Co. | 32 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Dwyer, L. J. | 40 New Montgomery |
| Fraser, John P. | 245 Stockton |
| Gierke & Weber. | 717 Larkin |
| Kienecker, Chas. | 3726, 224 |
| Schnee, Gustave. | 392 Stockton |
| St. Louis, J. & Co. | 23 Sutter |
| Steuer, C. | 700 Castro |
| Stein, M. | 719 Market |
| Swaz, J. S. | 717 Market |

PAPER BOXES.

| | |
|------------------------------|------------|
| Pacific Fold, P. B. Factory. | 14 Fremont |
|------------------------------|------------|

PAPER AND PAPER BAG MANUFACTURERS.

| | |
|------------------------|-------------|
| Crown Paper Co. | 707 Front |
| Union Bag & Paper Co. | 415 Clay |
| Union Pulp & Paper Co. | 427 Sansome |

PAPER PATTERNS.

| | |
|--------------------------------------|----------|
| Butterick Publishing Co., Ltd., The. | 219 Post |
|--------------------------------------|----------|

PHARMACEUTICAL PREPARATIONS.

| | |
|--------------------------|------------------|
| California Fig Syrup Co. | 352 Church |
| Gordon-Gladys Co. | 514 Pine |
| Law, Herbert E. | 234 Van Ness Ave |
| Worden, Clinton E. & Co. | 214 Townsend |

PHOTOGRAPHERS.

| | |
|-----------------|-------------|
| Sewell, Daniel. | 1025 Market |
| Tabel Photo Co. | 121 Post |

PHOTO ENGRAVERS.

| | |
|------------------------------|-------------------|
| Bolton & Strong. | 510 Montgomery |
| Sunset Photo & Engraving Co. | 106 Union Sq. Av. |

PHOTOGRAPHIC SUPPLIES.

| | |
|-------------------|------------|
| Faced, Wm. O. | 20 Post |
| Kirk, Geary & Co. | 229 Sutter |

PICKLE MANUFACTURERS.

| | |
|------------------------|--------------------|
| Law, Harlaad,..... | 2394 Van Ness Ave |
| MacKay, John W..... | 7 Nevada Block |
| Martel, J. L..... | Mountain View, Oak |
| Maryo, Geo. T. Jr..... | 234 Montgomery |
| Rodgers, Arthur..... | 16 Nevada Block |
| Shields Estate Co..... | 241 Bush |
| Wells, W. H..... | Mills Bldg |

RABBITRIES.

| | |
|--------------------|-------------|
| Bentham, W. C..... | 1832 Market |
|--------------------|-------------|

REAL ESTATE DEALERS.

| | |
|-------------------------------------|--------------------------|
| Ashton & Gardiner..... | 411 Montgomery |
| Babin, Laundry Co..... | 43 Kearny |
| Baldwin & Howell..... | 16 Montgomery |
| Baldwin, O. D. & Son..... | 22 Montgomery |
| Bresse, O. L. & Co..... | 412 Pine |
| Buckingham, A. E..... | 26 Montgomery |
| Burham & Marsh Co..... | 20 Montgomery |
| Center & Spader..... | 11 Montgomery |
| Crim, W. H. & Co..... | 118 Montgomery |
| Davis, Alfred E..... | 230 Montgomery |
| Easton, Elmer..... | 638 Market |
| Ellis, Sanderson & Co..... | 228 Montgomery |
| Gleedman, William, Trustee..... | 129 Phelan Bldg |
| Hendrickson, William & Co..... | 614 Claus Spreckels Bldg |
| Heyman, Jacob & Son..... | 117 Sutter |
| Hilfa, F. A. Co..... | Santa Cruz |
| Hooker & Lunt..... | 14 Post |
| Madison & Son..... | 425 Market |
| Maze, Thor. & Son..... | 5 Montgomery |
| Manning, H. S..... | Union Trust Bldg |
| McAfee Bros..... | 108 Montgomery |
| McKroy, R. D..... | 4 Phelan Bldg |
| Oliver, B. P..... | 114 Montgomery |
| Pferr, John..... | 403 Pine |
| Reh, A. J. & Co..... | 112 Montgomery |
| Schlesinger, Nathan..... | 204 Montgomery |
| Schwald, Buckbee & Co..... | 276 Montgomery |
| Smith, John..... | 420 Montgomery |
| Strassburger, I. & Co..... | 340 Pine |
| Umbson, G. H. & Co..... | 14 Montgomery |
| Voo Rhein Real Estate Co., Inc..... | 513 California |

RECREATION GROUNDS.

| | |
|----------------|------------------|
| Herman, R..... | Harbor View Park |
|----------------|------------------|

REFINERS.

| | |
|--------------------------------|----------------|
| Selby Smelting & Lead Wks..... | 416 Montgomery |
|--------------------------------|----------------|

REGISTERS.

| | |
|------------------------------|------------|
| Autographic Register Co..... | 523 Market |
|------------------------------|------------|

RESTAURANTS.

| | |
|-----------------------------|------------------------|
| Bay State Restaurant..... | 29 Stockton |
| Becker, John..... | 332 Pine |
| Bianco & Brun..... | N.E. cor. Eddy & Mason |
| Christies, M. A. Co..... | 26 Fifth |
| Collins & Wheeland..... | 329 Montgomery |
| Cuenca, L..... | 531 Clay |
| Detten & Mengel..... | 35 Market |
| Flascher, E. A..... | 122 O'Farrell |
| Galindo & Juranitz..... | 205 Kearny |
| Gutzeit & Malfanti..... | 110 O'Farrell |
| Johnson Restaurant Co..... | 28 Montgomery |
| Kennedy, J. Grace & Co..... | 229 Geary |
| Larsoe, C. G..... | 16 Eddy |
| Krone, F. W..... | 35 Geary |
| Maidon Rich..... | 10 Grant Ave |
| Page & Fuchs..... | Turk & Mason |
| Peterou, P..... | 623 Kearny |
| Pouchan & Schlatter..... | 33 O'Farrell |
| Priet, P. & Co..... | Geary & Stockton |
| Sartori & Fantina..... | 106 O'Farrell |
| Schwartz & Beth..... | O'Farrell & Market |
| Swain, Frank A..... | 213 Sutter |
| Tanaka, R. J..... | Mason, near Ellis |
| Waterfield, P. & Co..... | 1055 Market |
| Wicker & Hermansen..... | Market & Park Ave |
| Yeung, H. H..... | 228 Kearny |
| Zickand, Chas. A..... | 927 Market |

RUBBER GOODS.

| | |
|-------------------------------------|------------|
| Boat, Wov. Hose & Rubber Co..... | 14 Fremont |
| Goodyear Rubber Co..... | 577 Market |
| G. P. and Rubber Mfg. Co., The..... | 20 Fremont |
| Morgan & Wright..... | 305 Larkin |
| N. Y. Belting & Packing Co..... | 509 Market |
| Winglow, C. R. & Co..... | 44 Second |

SAFES.

| | |
|-------------------------------|----------------|
| Hall's Safe & Lock Works..... | 600 Market |
| Hermann Safe Co..... | 417 Sacramento |
| Parrella, C. B..... | 216 California |

SALT DEALERS.

| | |
|-------------------------|----------------|
| Dartoo, B. F. & Co..... | 212 Sacramento |
|-------------------------|----------------|

SAW WORKS.

| | |
|------------------------------|-------------|
| California Saw Works..... | 216 Mission |
| Simonds Saw Co..... | 33 Market |
| Spaulding Saw Co., N. W..... | 17 Fremont |

SCOTCH TWEEDS.

| | |
|-----------------|------------|
| Craig Bros..... | 120 Sutter |
|-----------------|------------|

SCREENING AND TRANSPORTATION OF COAL.

| | |
|------------------------------------|---------|
| Excelsior Coal & Screening Co..... | 5 Spear |
|------------------------------------|---------|

SEARCHERS OF RECORDS.

| | |
|-----------------------|----------------|
| Simpson & Millar..... | 413 Montgomery |
|-----------------------|----------------|

SECY. ACADEMY OF SCIENCES.

| | |
|--------------------|-------------------------|
| Rixford, G. P..... | Academy of Science Bldg |
|--------------------|-------------------------|

SECY. MERCHANTS' ASSOCIATION.

| | |
|-----------------------|------------|
| Fraud, J. Rich'd..... | Mills Bldg |
|-----------------------|------------|

SEEDS AND GRAIN.

| | |
|-------------------|-------------|
| Bowen, E. J..... | 815 Sansome |
| Hillelon, F..... | 209 Davis |
| Kayser, Paul..... | 306 Clay |

SEEDS AND PRODUCE.

| | |
|-----------------------------|-----------|
| Volkman, Chas. M. & Co..... | 403 Front |
|-----------------------------|-----------|

SEWER PIPE AND TERRA COTTA.

| | |
|--|-------------|
| Clark, N. & Sons..... | 17 Spear |
| Gladding McBean & Co..... | 1358 Market |
| Steiger Terra Cotta & Pottery Works..... | 1556 Market |

SEWING MACHINES.

| | |
|--|-------------|
| Evans, J. W..... | 1021 Market |
| Singer Mfg. Co..... | 22 Post |
| White Sewing Machine Co..... | 300 Post |
| Willcox & Gibbs Sewing Machine Co..... | 334 Post |

SHEET IRON AND PIPES.

| | |
|--------------------------|------------|
| Smith, Francis & Co..... | 46 Fremont |
|--------------------------|------------|

SHIP BUILDERS.

| | |
|----------------------|---------------|
| Hay & Wright..... | 36 Steuart |
| Turner, Matthew..... | 40 California |

SHIP CHANDLERS.

| | |
|---------------------------|-----------|
| Forard, L..... | 11 Market |
| Josselyn G M & Co..... | 38 Market |
| Lewis, Anderson & Co..... | 24 East |

SHIPPING AND COMMISSION.

| | |
|--|-----------------------|
| Chapman, W. R..... | 123 California |
| Delius & Co..... | 209 Safe Deposit Bldg |
| Dickmann & Co..... | 421 Market |
| Grace, W. R. & Co., N.E. cor. Cal. & Battery | |
| Johnson-Locke Mercantile Co..... | 204 Front |
| Randson, C. N. & Co..... | 122 Davis |
| Lund, Henry & Co..... | 124 California |
| Marcus, Geo. & Co..... | 232 California |
| Mitsui & Co..... | 415 Safe Deposit Bldg |
| McNear, G. W..... | 325 California |
| Meyer, Wilson & Co..... | 210 Battery |
| Newhall, H. M. & Co..... | 309 Sansome |
| Otis, McAllister & Co..... | 109 California |
| Pike, Chas. W. & Co..... | 124 California |
| Pinet, J. & Co..... | 504 Jackson |
| Parrott & Co..... | 306 California |
| Rosenbaum Bros..... | 204 Front |
| Spreckels, J. D. Bros. & Co..... | 327 Market |
| Uriebs, J. F..... | 123 Clay |
| Williams, Dimond & Co..... | 202 Market |

SHIPSMITHS.

| | |
|----------------------------|-----------|
| Christoffersen & Tway..... | 420 Beale |
| Phelps, W. S. & Co..... | 15 Drumm |

SHIRT MANUFACTURERS.

| | |
|--|------------|
| Ido Geo. P. & Co..... | 526 Market |
| Lautermilch, The L. Shirt Mfg. Co..... | 325 Bush |

SILK MANUFACTURERS.

| | |
|-------------------------|------------|
| Carlson-Currier Co..... | 8 Sutter |
| Nonotuck Silk Co..... | 535 Market |

SMOKERS' ARTICLES.

| | |
|----------------------------|------------|
| Helminger, C. P. & Co..... | 533 Market |
|----------------------------|------------|

SOAP & TALLOW MANUFACTURERS.

| | |
|-------------------------|-------------------------|
| Fischbeck & Gloatz..... | 307 Sacramento |
| Lille, Charles..... | N.W. cor. Bay & Webster |
| Newell & Bro..... | 217 Davis |

SODA WATER APPARATUS.

| | |
|----------------------|--------------|
| Recht, G. J. Co..... | 304 Stockton |
|----------------------|--------------|

SODA WATER MANUFACTURERS.

| | |
|----------------------------|-----------------|
| Reifast Ginger Ale Co..... | Union & Octavia |
|----------------------------|-----------------|

SPICES AND FLAVORING EXTRACTS.

| | |
|------------------------|-----------|
| Rieger, Paul & Co..... | 511 Front |
|------------------------|-----------|

STAMP DEALERS.

| | |
|--------------------------|--------------|
| Makins & Co..... | 506 Market |
| Sellschopp, W. & Co..... | 118 Stockton |

STARCH MANUFACTURERS.

| | |
|------------------------|---------|
| Everding, J. & Co..... | 43 Clay |
|------------------------|---------|

STATIONERS AND PAPER DEALERS.

| | |
|-----------------------------|-------------|
| Blake, Moffitt & Towne..... | 55 First |
| Bonestell & Co..... | 401 Sansome |
| Drocker, H. S. Co..... | 215 Bush |
| Heymann, Milton..... | 221 Sansome |
| Le Count Bros..... | 533 Market |
| Zellerbach, A. & Sons..... | 418 Sansome |

STATISTICIAN AND ECONOMIST.

| | |
|----------------------|-----------|
| McCart, Louis P..... | 2524 Clay |
|----------------------|-----------|

STEAMSHIP AND TRANSPORTATION COMPANIES.

| | |
|---|------------------|
| Furazi, J. F. & Co..... | 5 Montgomery Ave |
| International Nav. Co..... | 30 Montgomery |
| Occidental & Oriental Steamship Co..... | |
| Pacific Coast Steamship Co..... | 421 Market |
| Pacific Mail Steamship Co..... | 421 Market |
| Peterson James P..... | 50 Stuart |
| Toyo Kisen Kaisha..... | 421 Market |

STEVEDORES.

| | |
|----------------------------|-------------|
| Eschen & Minor..... | 8 Mission |
| Freese, A. C..... | 55 Mission |
| Grocker, J. C..... | 51 Mission |
| Menzies, Stewart & Co..... | 514 Battery |
| Woodside, A. & Co..... | 22 Hallock |

STORE AND OFFICE FIXTURES.

| | |
|-------------------|-----------------|
| Simmen, John..... | 348 Phelan Bldg |
|-------------------|-----------------|

STOVE AND IRON FOUNDRIES.

| | |
|---------------------|----------|
| Steiger & Kerr..... | 350 Main |
|---------------------|----------|

STOVES AND RANGES.

| | |
|----------------------|------------|
| Schleck, John C..... | 13 Bluxome |
|----------------------|------------|

SUGAR.

| | |
|-----------------------------|------------|
| Hawaiian Com. Sugar Co..... | 421 Market |
|-----------------------------|------------|

SURGICAL INSTRUMENTS.

| | |
|------------------------------|------------|
| Folkers, J. H. A. & Bro..... | 815 Market |
| Hopps & Robinson..... | 404 Sutter |

SURVEYING INSTRUMENTS.

| | |
|-------------------|----------------|
| Lietz, A. Co..... | 422 Sacramento |
|-------------------|----------------|

SYRUPS.

| | |
|-----------------------------|-----------------|
| Long Syrup Refining Co..... | Eighth & Bracon |
| Pacific Coast Syrup Co..... | 713 Sansome |

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

| | |
|----------------------------|-----------------|
| Baumgarten, J. & Co..... | 7 Montgomery |
| Byrnie, Jos. & Co..... | 1065 Mission |
| Ford, C. W. R. & Co..... | 113 Sutter |
| Gallagher, P. H. & Co..... | 509 Market |
| Reiss Bros. & Co..... | 24 Sutter |
| Stelo, Simon & Co..... | Second & Market |

TAILOR TO TRADE.

| | |
|------------------|-------------|
| Hill, Henry..... | 102 Battery |
|------------------|-------------|

TANNERS.

| | |
|----------------------------------|----------------------|
| Eagle Tannery..... | 26th & San Bruno Ave |
| Lesallat-Hellwig Tanning Co..... | 401 Front |
| Norton Tanning Co..... | 312 Clay |
| Struve & Birgle..... | 1509 San Bruno Ave |

TANNING EXTRACTS.

| | |
|------------------------------------|----------------|
| California Tannery Extract Co..... | 218 California |
|------------------------------------|----------------|

TEAS, COFFEES AND SPICES.

| | |
|---------------------------------|--------------------|
| Brandenstein, M. J. & Co..... | 113 Market |
| Burmeister, Henry W..... | 1143 Market |
| Castilla Bros..... | Davis & Sacramento |
| Caswell, Geo. W. & Co..... | 414 Sacramento |
| Columbia Coffee & Spice Co..... | 112 Front |
| Folger, J. A. & Co..... | 104 California |
| Guttard Mfg. Co..... | 119 Front |
| Hills Bros..... | 128 Market |
| Hollman, Henry..... | 2305 Mission |
| Huddleston & Co..... | 52 Market |
| Jones-Paddock Co..... | 26 Fremont |
| Leve, Ericks & Co..... | 215 Market |
| Schilling, A. & Co..... | 108 Market |
| Thierbach, Chas. P. & Co..... | 505 Battery |
| Tyler, S. H. & Son..... | 310 Front |

TELEPHONE AND TELEGRAPH COMPANIES.

| | |
|--|----------|
| Pacific Telephone and Telegraph Co., The..... | 216 Bush |
| Weibe, E. F. Supt. Am. Dist. Telegraph Co..... | |

TENTS AND AWNINGS.

| | |
|-------------------------|----------------|
| Ames & Harris, Inc..... | 100 Sacramento |
| Noville & Co..... | 31 California |
| Thoms, F..... | 1139 Mission |

THEATRES.

| | |
|------------------------------|--------------------|
| Belasco, Fred..... | Alcazar Theatre |
| Friedlander, S. H. & Co..... | California Theatre |
| Walter Orpheum Co..... | 113 O'Farrell |

TINNERS' & PLUMBERS' SUPPLIES.

| | |
|----------------------|----------|
| Tay, Geo. H. Co..... | 49 First |
|----------------------|----------|

TITLE INSURANCE.

| | |
|--------------------------------------|------------|
| California Title Ins. and T. Co..... | Mills Bldg |
|--------------------------------------|------------|

TOWEL COMPANIES.

| | |
|-----------------------------|---------------|
| Moreauville T. & L. Co..... | 251 Jacado |
| S. F. Towel Co., The..... | 56 Sacramento |

TRANSFER COMPANIES.

| | |
|---------------------------------|--------------|
| Morton Special Delivery Co..... | 403 Taylor |
| Pacific Transfer Co..... | 20 Sutter |
| People's Express Co..... | 20 Market |
| River Express Co..... | 3 Spear |
| Wells Fargo & Co's Exp..... | 20 & Mission |

TRUNKS.

| | |
|----------------------------|-----------|
| Hirschfelder & Neaney..... | 14 Sutter |
|----------------------------|-----------|

TRUSSES AND ELECTRIC BELTS.

| | |
|---------------------------------------|-------------|
| Pacific Electric Belt & Truss Co..... | 1170 Market |
|---------------------------------------|-------------|

TURKISH BATHS.

| | |
|--------------------------|------------|
| Lindstrom & Johnson..... | 415 Sutter |
|--------------------------|------------|

TYPEWRITERS AND SUPPLIES.

| | |
|------------------------------------|----------------|
| Alexander, L. & M. & Co..... | 110 Montgomery |
| Banaan's Typewriter Exchange..... | 307 Montk's |
| Bornemann, Geo. C. & Co..... | 117 Sutter |
| Standard Typewriter Ex..... | 207 Montgomery |
| United Typewriter & Supply Co..... | 327 Market |
| Wyckoff, Seamans & Benedict..... | 211 Montgomery |

UNDERTAKERS.

| | |
|-----------------------------|--------------------|
| Godeau, J. S..... | 106 Montgomery Ave |
| G. Gate Undertaking Co..... | 2429 Mission |
| Gray, N. & Co..... | 641 Sacramento |
| Hagan, James..... | 445 Valencia |
| Halsted & Co..... | 346 Mission |

| | |
|--------------------------------------|---------------|
| Maass, H. F..... | 917 Mission |
| McMenory, Jas. & Son..... | 1067 Mission |
| United Undertakers' Association..... | 27 Fifth |
| Valenta, Mariol & Co..... | 1524 Stockton |

UNIFORMS AND REGALIA.

| | |
|------------------------------------|--------------------|
| Pasquale, B. & Sons..... | Sutter & Grant Ave |
| Pettibone Bros. Mfg. Co., The..... | 6 Eddy |

UPHOLSTERS.

| | |
|---------------------------|-------------|
| Hulse, Bradford & Co..... | 760 Mission |
|---------------------------|-------------|

VINEGAR MANUFACTURERS.

| | |
|-------------------------------|-------------|
| Consumers' Y. & V. Works..... | 404 Battery |
|-------------------------------|-------------|

WAGON & CARRIAGE MATERIALS.

| | |
|--------------------|---------|
| Holt Bros. Co..... | 30 Main |
|--------------------|---------|

WALL PAPER AND MOLDINGS.

| | |
|------------------------|-------------|
| Clark, G. W. & Co..... | 656 Market |
| Nickels & McKenna..... | 1404 Market |
| Quadt, John..... | 1514 Market |
| Uhl Bros..... | 655 Market |

WAREHOUSES.

| | |
|-------------------------------------|------------------|
| Danforth Warehouse Co., Inc..... | 723 Battery |
| Grangers' Business Association..... | 309 California |
| Haslett Warehouse Co., The..... | 206 California |
| Leiman Bros..... | Townsend & Japan |
| Searle Warehouse Co., Charles..... | 41 First |

WELL BORERS.

| | |
|-----------------|------------|
| Lowe, J. W..... | 126 Kearny |
|-----------------|------------|

WINES AND LIQUORS.

| | |
|---------------------------------------|----------------|
| Bergea & Domecoloni..... | 708 Sansome |
| Braunschweiger & Co..... | 65 Drumm |
| Buenamo, H..... | 419 Front |
| Cohen, Louis & Son..... | 418 Sacramento |
| California Wine Association..... | 461 Third |
| Chaix & Bernard..... | 758 Brannan |
| Chauche & Hill..... | 17 First |
| Chevalier, P. & Co..... | 115 Beal |
| Holtzman, P. & Co..... | 109 Front |
| Elsao Vineyard Co..... | 12 Stevenson |
| Friedman, Paul..... | 312 Battery |
| Gundlach-Buendschu Wine Co., Ths..... | Market & 24 |
| Hey, Grauerholz & Co..... | 224 Front |
| Hildebrandt, Posner & Co..... | 511 Front |
| Holzman, P. & Co..... | 508 Market |
| Hotaling, A. & Co..... | 43 Jackson |
| Italian-Swiss Agric. Col..... | 518 Montgomery |
| Jones, Mandy & Co..... | 120 Front |
| Kelllogg, C. W. Co..... | 404 Sansome |
| Korbel, F. & Bros..... | 723 Bryant |
| Kuhls-Schwarke & Co..... | 122 Sutter |
| Lachman & Jacobl..... | 122 Sutter |
| Levin, John..... | 50 Washington |
| Livingsloe & Co..... | 206 Davis |
| Lyons, E. G. Co., Ths..... | 508 Jackson |
| Mauw, C. M. suc. to I. d. Turk..... | 216 Sacramento |
| Martin, E. & Co..... | 51 First |
| McLeod & Hatlie..... | 615 Market |
| Meinecke, Chas. & Co..... | 314 Sacramento |
| Mills, J. M..... | 116 Front |
| Mohr's & Kattenbach, Inc..... | 29 Market |
| Moore, Hunt Co., The Jesse..... | 404 Front |
| Mueh & Lynch..... | 1423 Stockton |
| Naber, Alfa & Brune..... | 323 Market |
| Napa and Sonoma Wine Co..... | 116 Ellis |
| Pike, R. D. & Co..... | 213 Battery |
| Reilly Co., The..... | 113 First |
| Rothenberg, B. & Co..... | 117 Battery |
| Royal Eagle Distilleries Co..... | 501 Market |
| Samuel Bros. & Co..... | 132 First |
| Schilling, C. & Co..... | 230 Brannan |
| Schlesinger & Bender..... | 123 Mission |
| Schultz, Wm. A. & Sons..... | 625 Front |
| Seckler & Co..... | 42 Jackson |
| Siebs, H. & Co..... | 525 Market |
| Siebs Bros. & Plagemann..... | 322 Sansome |
| Spruance-Stanley Co..... | 410 Front |
| Sroula, John & Co..... | 208 Market |
| Tausnik, Louis & Co..... | 26 Main |
| Trayer, Thos. & Co..... | 307 Clay |
| Van Bergen, N. & Co..... | 418 Clay |
| Ward, Wm..... | 410 Post |
| Wichman, Lutero & Co..... | 318 Clay |
| Wilmrinding-Lewco Co..... | 50 First |

MERCHANTS' ASSOCIATION REVIEW



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SAN FRANCISCO, CAL., OCTOBER, 1900.

No. 50.

TESTIMONIAL TO CLAUS SPRECKELS.

By the Merchants' Association in Commemoration of the Presentation of the Temple of Music in Golden Gate Park.

As the Merchants' Association of San Francisco was specially organized for civic improvement and adornment, the Board of Directors decided to recognize in some suitable manner the civic patriotism and generosity of Claus Spreckels in presenting the splendid music stand in Golden Gate Park on the anniversary of the Golden Jubilee of California. Accordingly, a presentation was arranged to take place on September 25th, at the home of Mr. Spreckels, to which all the Directors and former Directors of the Association were invited. With the exception of Director E. B. Pond who was too ill to attend and several former Directors who were unavoidably absent, the present and past Boards of Directors were fully represented on this notable occasion, as is attested by the following list:

Directors—A. S. Baldwin, C. S. Benedict, Chas. Bundschu, Foster P. Cole, Andrew M. Davis, F. W. Dohrmann, Joseph D. Grant, Marshal Hale, Hugo D. Keil, A. J. McNicoll, Edw. H. Mitchell, W. P. Redington, Hugo Rothschild, Frank J. Symmes.

Ex-Directors—Percy Beamish, Wallace Bradford, J. W. Carmany, G. D. Cooper, W. G. Doane, J. Richard Freud, D. V. Kelly, Herbert E. Law, Kenneth Melrose, Henry Michaels, John E. Quinn, I. L. Rosenthal, W. R. Sherwood, Joseph Simonson, Vanderlyn Stow, Frank A. Swain, Joseph Terry, Arthur G. Towne, Frank A. Vail, Rolla V. Watt.

OPENING WORDS OF PRESIDENT DOHRMANN.

When all the Directors and former Directors of the Merchants' Association had gathered in a semi-circle around Claus Spreckels, President F. W. Dohrmann gave expression to the universal sentiment of the members of the Association in a few impressive words:

"The origin of the Merchants' Association," said President Dohrmann, "may justly be ascribed to a firm determination to improve the material condition of our city. To beautify and adorn San Francisco is the foremost object and constant ambition of the Merchants' Association. We have thought of our

neighbors' houses, our streets and our city as of our own home. In our efforts to advance the welfare of San Francisco, we have witnessed with

testimonial to-night in commemoration of the glorious gift that you have made to the people of California."

ADDRESS OF WELCOME BY DIRECTOR SYMMES.

Director Frank J. Symmes delivered the formal address of welcome in the following heartfelt words:

"It is my personal pride to welcome you home. I am not given to fulsome flattery nor to foolish praise and if I were I know you, Mr. Spreckels, too well not to know that you would accept neither. The Merchants' Association represents good government and good citizenship and we recognize in you one of the foremost of our citizens. It is our duty, therefore, to tell you that we appreciate what you have done for your adopted city. That you have given comfort, livelihood, employment to thousands of men we know. That your enterprise has helped to build up and beautify our city is our boast. And when we express our appreciation of what you have done we tell what is in our hearts. We know also that those who have been public spirited in San Francisco have not received recognition for what they have done and we seek, therefore, in welcoming you home to pay you our tribute. To do so is a delight to us and in behalf of those I represent and for myself I pray that your days may be long in the land and that your years may be crowned with happiness."

PRESENTATION ADDRESS OF DIRECTOR GRANT.

Vice-President Joseph D. Grant presented the silver tablet to Claus Spreckels in the following felicitous words:

"It is with much pleasure that we are gathered here to-night Mr. Spreckels, to express our appreciation of the generous gift that you have made to our municipality

This bit of silver is presented to you by the members of the Merchants' Association as a small token of recognition on their part of the benefit that you have conferred, not alone upon the people of San Francisco but the people of the State, and the people, may I say, of the world, who by and by, will come here as to Italy and Greece, to see and admire our works of



SILVER TABLET PRESENTED TO CLAUS SPRECKELS.

keen delight your civic pride and patriotism. Our mission here tonight is that of practical business men to express to you our sentiments and those of our organization for what you in your civic courage and patriotism have done for San Francisco. On behalf of our 1250 members we greet you as the foremost citizen of San Francisco and ask to tender you this

art and not our Chinese quarter. History teaches us that elevation of the arts follows commercial supremacy, and as no man in our country more than yourself has helped toward our supremacy in commerce, so this gift shows equal abilities on your part to help us to supremacy in art. It was a happy thought on your part, sir, to have harmonized such an architectural masterpiece with music and a beautiful landscape. This successful combination cannot but elevate and instruct all those who crowd to our Park for pleasure and recreation and will be an everlasting monument to your taste, public spirit and generosity. Again allow us to thank you on behalf of all who look forward to their Sundays as a day of rest, away from the environment of saloons, where, surrounded by their families, they may rest beneath the trees in the fresh, healthful air from the Pacific and enjoy good music. You have made the Park more attractive, you have helped to make more people happy, you are entitled to the gratitude of your contemporaries and generations yet unborn. May this silver gift be a pleasant reminder of the gratitude of the members of the Merchants' Association."

TOAST.

DEDICATED TO CLAU'S SPRECKELS

BY CHARLES BUNDSCHU.

The waves rolled in to the Golden Gate
On the ninth day of September,
Each pushing on with its dashing mate
And murmuring: "Yes, we remember!"
Their white-winged crowns spread over the beach
Rushed forward and broke through the surf,
Their potent arms with an eager reach
Stretched out to the sand-lined turf.
The ocean's surging restless expanse,
Sent its mightiest waves to the Coast,
They whirled and sprayed a jubilee dance
And their spokesman offered a toast.
He reared his head through the blueish mist,
Uplifting a wonderful shell,
He held it aloft in his powerful fist
And wave-like, now rose and then fell.
Near the cliff where the seals in sunshine bask,
The shell, like a bowl in his hand,
He raised his brow and fulfilled his task
And spoke with his face to the land:

"All hail and all bliss to this wonderful shore
That hinders and checks our pace,
A greeting to them that in days of yore
Have struggled and not lost their race!
A greeting to them that firmly and bold
Linked their fate with the setting sun,
A greeting to them that "to have and to hold"
Have battled and labored and won!
The years rolled by, half a century passed,
Success came through struggles and throes,
From dunes and sandrifts in glory at last
The Queen of Pacific arose.
To the men that stood in the foremost line,
That conquered the far western coast,
I raise this chalice with sea-foam wine,
I pledge them a Jubilee-toast!"

He drank and sank to the depths below
And a roaring shout and a cheer
Broke forth from the waves, lined up in a row:
"California, all hail, we are near!
"California, thy future lies here!"

In Golden Gate Park, midst flowers and trees,
Where bountiful nature is peer,
In a temple remindful of ancient Greece
Stood a kind-hearted, proud pioneer,
His words fell freely from heart and lip:

*In recent days for this State
And in memory of my citizenship,
This structure I now dedicate
To the people of this great commonwealth
Where I labored and founded my home,
My peace be enjoyed and happiness felt
When melodies flow from the dome!*

And solemnly, like a hymn of the Lord,
From the Peristyle Temple of Greece,
An orchestral strain—a festive chord,
Ascended and swayed through the breeze,
The multitude carried the symphony song
Far out to the strand and the reef—
And the ocean waves in their ceaseless throng
Joined the chorus: "Hail to the chief."

CHARLES BUNDSCHU.

TOAST OF DIRECTOR DAVIS.

The following brief but expressive toast was offered by Director Andrew M. Davis:

"I offer a toast to those who give and those who receive. May he who has given from the fullness of his resources (both material and immaterial) to the city and people of San Francisco receive from the beneficiaries such a measure of love, appreciation and gratitude, that it will constitute the richest part of that great heritage which he will bequeath to his posterity—Claus Spreckels."

INSCRIPTION UPON THE TABLET.

Upon the silver tablet is the following inscription. The quoted words were spoken by Claus Spreckels, when the music pavilion was dedicated:

*"I have never wished for any other home nor longed for anything on earth that California could not give.
"Loving California as I do, and being grateful for the many benefits that have accrued to me, I desire to transfer this monumental structure as a memorial of my citizenship to the people of California."*

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

organized for civic improvement and adornment, greets with profound gratification the erection of the magnificent temple of music in Golden Gate Park and its presentation to "The People of California" by

CLAUS SPRECKELS

on the ninth day of September in the year of Nineteen Hundred, in commemoration of the Fiftieth Anniversary—the Golden Jubilee of the Statehood of California.

The Board of Directors, on behalf of the Merchants' Association,

Resolved: That heartfelt appreciation and gratitude be hereby tendered to our fellow member, Claus Spreckels, for this notable evidence of civic patriotism and philanthropy.

MERCHANTS' ASSOCIATION.

F. W. DOHRMANN, *President*.
J. RICHARD FREUD, *Secretary*.

A BEAUTIFUL SILVER TABLET.

This silver tablet made by Shreve & Co. is a remarkably fine example of workmanship in silver. It is composed of a solid silver slab, 12x17 inches, set upon a background of solid ebony and enclosed in a fine morocco leather, silk-lined case. The detail of design and engraving is most beautiful, but the work which is of especial interest is the entirely new and original effects accomplished by the application of photography to the silversmith's art. For example, the portrait of Mr. Spreckels and the view of the music pavilion are photographed and etched directly upon the surface of the silver tablet, the result being as absolutely true and correct as when done by the ordinary method upon paper, and is indestructible as the metal itself. These original characteristics of the beautiful tablet give to it more than ordinary importance and aid in the completion of this graceful tribute.

PRIMARY ELECTION LAW.

Necessity of Ratifying Senate Constitutional Amendment No. 4 at the Election on November 6, 1900.

No public measure is of more urgent necessity in California than a fair and efficient primary election law. Without such a statute, State and Municipal elections are generally instruments for defeating instead of executing the will of the people. Under the temporary existence of the last primary election law about 30,000 voters participated in primary elections, while at a primary election recently held without such safeguards, but a few thousand electors went to the polls.

The primary election laws heretofore passed by the Legislature of California have been declared unconstitutional by the Supreme Court of the State. The constitutional authority of the Legislature to frame such a measure is too restricted. The object of Senate Constitutional Amendment No. 4 is to vest the Legislature with full power to frame and adopt a desirable primary election law. The provisions of this amendment are as follows, and we earnestly hope it will be overwhelmingly ratified at the election on the 6th of next month:

SENATE CONSTITUTIONAL AMENDMENT No. 4.

A resolution proposing to the people of the State of California an amendment to the Constitution of the State by adding a new section, to be known and designated as section two and one-half, article two, thereof, concerning primary elections.

(Adopted March 18, 1899.)

The Legislature of the State of California, at its thirty-third session, commencing on the second day of January, Anno Domini one thousand eight hundred and ninety-nine, two-thirds of all the members elected to each house of said Legislature voting in favor thereof, hereby propose that a new section be added to the Constitution of the State of California, to be known and designated as section two and one-half, article two, thereof, as follows:

SEC. 2½. The Legislature shall have the power to enact laws relative to the election of delegates to conventions of political parties at elections known and designated as primary elections. Also to determine and test the conditions upon which electors, political parties, or organizations of voters, may participate in any such primary election, which tests or conditions may be different from the tests and conditions required and permitted at other elections authorized by law; or the Legislature may delegate the power to determine such tests or conditions, at primary elections, to the various political parties participating therein. It shall also be lawful for the Legislature to prescribe that any such primary election law shall be obligatory and mandatory in any city, or any city and county, or in any county, or in any political subdivision of a designated population, and that such law shall be optional in a city, city and county, county, or political subdivision of a lesser population, and for such purpose such law may declare the population of any city, city and county, county, or political subdivision, and may also provide what, if any, compensation primary election officers, in defined places or political subdivisions, may receive, without making compensation either general or uniform.

Reminder to Our Members.

Examine the list of members of the Association published in the Review and you will probably find some of your business friends missing. Please remind them of their duty to join the Merchants' Association. Let our rolls number 2,000 members before the year closes. Every new member strengthens the Association.

SAN FRANCISCO FOLLIES.

Written for the "REVIEW."

By FRANK J. SYMMES,

Director of the Merchants' Association.

We speak of cities, states and nations in a personal manner—as possessing personal qualities. We speak of their slowness and their enterprise; of their boastfulness and their modesty, of their good and bad tastes, of their wealth and poverty, of their hospitality and their selfishness;—and every good citizen feels a pride in his country's good qualities, and more or less responsibility for its weaknesses and follies. The government, like the individual, is always imperfect—and ours can never improve except through the moral determination and force of the citizen. To correct our faults, we must first realize them. If we would know how our house appears to our neighbor, we must cross the street and observe it from the outside. It may be sadly out of repair, requiring paint putty and alterations, but we may not learn it from within until the rain or storm enters, and the roof is ready to fall about our head. San Francisco should awaken to its faults, and stand ready to remedy them;—to apply the paint the putty or the alterations where necessary.

OPINION OF OUR VISITORS.

What do our visitors say of us—they who look at us from the outside? That as individuals we are ever hospitable and generous—but as a city, we are without public spirit—that we are more cordial and kind to the stranger than we are to each other—that we are ever active with a jealous and unkind criticism of our neighbor, and that our press is ever ready as a vehicle for our criticism and abuse. The American newspaper is the great mud-slinging machine of the century. Its tremendous capacity for good is only exceeded by its greater power for evil. It is supposed to reflect our views and to serve us the news, the pictures and the opinions that we demand. If this be true it is time to elevate our tastes and to reform our opinions. We delight much to abuse our millionaires and our corporations, and then lament that they are not more numerous and better natured. We attack the candidates for office—good and bad alike, and then wonder why we do not have a better city government. We think if we take care of the trade and commerce which comes to us, that we do well, whereas we should reach out after them. We should solicit them across the world and provide accommodations and hospitality in advance. We have a source of genuine pride in our Park, but beyond this we have taken few steps toward making our city attractive or beautiful. We fear to undertake great public improvements lest our funds may be squandered. We occasionally put down a good piece of pavement, but tear it up every few months to inspect the labyrinth of pipes which are carried beneath. We pour smoke and dirt into the faces of the people, and allow it to be said that we have a bad climate. We take the clean, healthful winds from heaven, fill them with sand, dirt and bacilli and fire them in the faces of our citizens and visitors.

MORE TREES NEEDED.

We have a climate most favorable to the plant and tree growth which nature provides for the re-oxygenation of the atmosphere. We know it and yet fifty years have gone and we have provided for little outside of our parks. Perhaps this is because trees might obstruct the view of the advertisements which we use so freely and which give us the attractiveness of the surroundings of a circus. We have boasted about "climate" till we have made ourselves ridiculous and have trusted to that climate to redeem all our sins. Without a hot season we have claimed we

did not require trees—and because the roots found holes in our miserable sewers we claimed that trees were dangerous ornaments to our streets. There can be no beautiful city without trees. They should line the sidewalks of all residence districts. We see them abroad and in the East. New York City has recently put out a thousand and the upper portion of that city is to be a residence district melting into parks. The city of the future is to have its trees, plants and buildings freely intermingled, and not like San Francisco, with its solid blocks and barren streets, and its trees and plants in one principal bunch miles away.

CIVIC PRIDE AND PATRIOTISM LACKING.

Are we not old enough, have we not sense enough to correct some of these follies? We certainly possess the intelligence, but we lack the feeling of personal responsibility and willingness to work together. We have a few millionaires left, but we do not use them for the good that is in them or to develop that good still further? As it is, but few come to us and those we develop soon depart. The millionaire, in fact, is by no means a misfortune to a community—and if properly handled is an exceeding blessing. He may sometimes require to be humored a bit, but as a rule justice and fair dealing will preserve his friendship and increase his usefulness. One good liberal millionaire brought to a city or kept from departing may be worth more to its prosperity than a thousand ordinary immigrants. Stroke his fur in the right direction and the millionaire will feed and clothe the thousand. Abuse him, and he finds it convenient to live abroad, becomes interested there and loses his interest here. We want to make San Francisco a great city—but it is not numbers alone we need—we want a happy prosperous people. We need the mechanic and the laborer to operate factories and mills and we need the capitalist and the corporation to establish and maintain them. We need to teach the poor and unfortunate who must be ever with us, how to be cheerful in their adversity, and to teach the rich and the fortunate how to be happy by a wise and generous disposition of their wealth.

WE SHOULD BE FAIR AND JUST TO ALL.

We need to be fair and just always—and as much so to the capitalist and the corporation as to the poor and the struggling. No city can become great or prosperous without capital. For the first twenty years we prospered without a railroad—we grew through the aid of the steamship, the prairie schooner and the pony express. Then we were blessed with the overland railroad—some have declared it a curse. Its methods have been most aggravating and its many sins are not to be condoned—but we have given it our steady abuse. We have gained nothing by our ill nature, but temporary personal gratification, whilst we have advertised for twenty years that we were in the clutches of an "octopus," and that capital and enterprise might count no friendly welcome here.

WE WANT MORE RAILROADS.

That was the only railroad we had, and we should have made the best of it—else built a better. After many years we did gather courage and capital enough to build a little one of our own. This road has now become a part of a great transcontinental line and is asking space in which to do its business. We have been haggling over a few feet of sea-wall, whilst its million dollars is waiting to be spent for our benefit upon property now useless—and which with all improvements is to revert to us in fifty years. It means

practically the doubling of our railroad facilities. Many a city would raise a million dollars to attain such an end. After the inflation we think we have suffered from the great monopoly, we should jump at the opportunity to secure a second railroad and thus make it easier to obtain the third.

OUR BETTER QUALITIES OBSCURED BY PETTY PREJUDICES.

We should strive to live down the unenviable reputation of hostility to all capitalists and corporations. Southern California has made them welcome and built up its many and varied interests whilst we have played the part of the unhappy "dog in the manger."

The late Mr. Huntington has been criticised because he left no charities within the State where he secured so much of his wealth. Why should he? We never did much but abuse him—and yet he made a handsome gift to our Park. In a good-natured moment, when a Park Commissioner stroked the fur aright, this millionaire gave twenty-five thousand dollars for the building of a water-fall for our pleasure, not his—and our abuse continued just the same. We never did ourselves any good or him any harm by our method. We never deterred him a moment from his plans. We only made him more determined in their execution—and less interested in our welfare, unless our success was to prove some ultimate benefit to his affairs. Mr. Huntington was recognized as one of the ablest business men in the country and he had more personal interest in the growth of San Francisco than any other man. We should have made him one of our Mayors and had the use of his mighty powers. A wise city uses its ablest and strongest men in office and they come to enjoy being of service to the public. If they possess millions they learn to share them with the public. We have just received from Mr. Spreckels a magnificent gift to our Park. There were no selfish motives behind it, and like that of Mr. Huntington, without expectation of political or commercial advantages in return. We should learn to appreciate such things and certainly find a suitable means of expressing our appreciation and our gratitude. The heart of the millionaire is made of similar stuff to ours, and his joy in giving comes equally from the pleasure of doing us good and in knowing that we are grateful. In all our treatment of the millionaire and the corporation we have been disposed to permit petty prejudices to obscure our nobler qualities.

NATURAL GROWTH OF SAN FRANCISCO.

In spite of all of her faults, San Francisco has grown and prospered—but by no means to the extent that she should. She has had her Kearneyism and her Kinyounism, two mighty inflictions, and has overcome them,—but she has seldom had the combined strength of our best powers to apply in any direction. We have been inclined to be content with what we call the "natural growth"—which has been the growth in spite of our faults and our follies, not that by the aid of our best efforts. We have done nothing at all proportionate to our opportunities and have but little to boast of beyond that which has been furnished by Providence.

In the beginning California was at an obscure end of the world. To-day she occupies an important central position. Must San Francisco wait for all the other cities to lead the way or shall we reform our methods by our inherent common sense? When we shall have learned to do all these things better, the press will be with us and will have learned to sink its prejudices as well.

When the Almighty hollowed out this bay and built up this peninsula he predicted for us a great and prosperous city. He gave us one of the most important positions on the world's highways and indicated that we should build up here one of the greatest commercial centers of the world. Our part has as yet been but feebly done.

The Merchants' Association in a quiet way would remind us of our follies and help to remedy them—it seeks to crystallize into action a knowledge of the wrongs to be corrected and the rights to be maintained—to bring the combined strength of the merchants into harmonious action for the public good, to encourage the newspapers to build up good things and to discourage them in their abuse of us and of each other. It would hail and welcome the coming individual and the corporation—the ship and the railroad and serve out justice and fairness to all, full of confidence that by such means we may best and most quickly build up a great and beautiful city for a happy and prosperous people.

FRANK J. SYMMES.

San Francisco, September 20, 1900.

Board of Directors Proceedings

IMPORTANT SUBJECTS ACTED UPON.

[NOTE: The limited columns of the "Review" will not permit a full account of all the proceedings of our Board of Directors during the past month. A summary of the important matters acted upon is here presented.—EDITOR.]

Directors' Meetings and Conferences.

Numerous meetings and conferences of the Board of Directors have been held during the past month. Special meetings of the Board for the consideration of current and urgent matters take place every week. Regular meetings for final action upon subjects of particular importance are held every month. Besides these regular and special meetings of the entire Board, the standing committees hold preliminary conferences. It is extremely gratifying to report the prompt attendance at these meetings of nearly all Directors.

TEXAS RELIEF FUND.

The following citizens were appointed by Governor Gage to act as the California State Relief Committee for the Texas sufferers:

Claus Spreckels.

James L. Flood.

I. W. Hellman, President Nevada National Bank.

William Alvord, President Bank of California.

Robert J. Tobin, President Hibernia Savings and Loan Society.

Chas. Nelson, President Chamber of Commerce.

A. A. Watkins, President S. F. Board of Trade.

F. W. Dohrmann, President Merchants' Association.

Our Directors unanimously tendered to the Committee the use of the offices of the Association and the services of its employees. Our Superintendent has acted as the Secretary of this State Relief Committee. A thorough canvass has been made by the appointment of efficient special committees in each class of trade. The result has been gratifying. Before the work is concluded, many thousands of dollars will have been sent to alleviate the suffering and distress of the afflicted residents of Galveston and of other devastated districts in Texas.

REPAVING ACCEPTED STREETS.

The dilapidated condition of a number of conspicuous business blocks continues to demand the attention of our Board. Last March a plan was presented to the Board of Public Works for a general repaving extending over a period of four years. This plan would require an expenditure of \$125,000 a year and would have practically included every block requiring repavement. As only \$35,000 has been appropriated for repaving business streets during the present fiscal year, the plan of general repavement must be postponed. Our Board now recommends that this amount be devoted to the repavement of those blocks most in need of urgent attention. Should it be possible to use the \$200,000, coming into the treasury from the unexpected increase in the assessment roll, our Board of Directors earnestly requests that this sum be exclusively devoted to the repavement of the such parts of the public streets as may be necessary. This would include not only the cobbled blocks but also among others such prominent thoroughfares as Grant Avenue and Polk Street and portions of California and Pine Streets.

CHINA BASIN LEASE.

The urgent need of increased dockage facilities in the harbor of San Francisco has prompted the Board

of Directors to favor the granting of a lease of China Basin to the San Joaquin Valley Railway Company. The improvement of this now almost useless and unprofitable property would also prove of considerable advantage and revenue to the city. The terms of the new lease appear to be just to the company and fair to the city and State. Our Committee on Public Affairs now has this lease under careful consideration. Unless some unforeseen objection to the terms of the lease shall be found, the granting of the new lease will have the support of the Association.

CONVENTION HALL IN SAN FRANCISCO.

The need of a hall in San Francisco, suited to the requirements of conventions and large assemblages, was discussed. It was apparent that the chief objection to this city as a meeting place for notable gatherings of national organizations is the absence of a suitable assembly hall. The Directors believe that the construction of such a building may be secured by conferring with the owners of realty adapted to the purpose. The Committee on Publicity and Promotion was authorized to act in this matter.

STREET PARADE APPLIANCES.

The excellent arrangements at the recent semi-centennial parade, for keeping the streets clear, elicited the approval of the Board. Our Directors favor the establishment of a permanent arrangement, whereby the posts may be placed and the ropes and decorations suspended whenever any great procession takes place. Such permanent appliances, ready for use whenever occasion demands, would not only serve this excellent purpose, but avoid the necessity of breaking and repairing the pavements. The Committee on Publicity and Promotion was directed to investigate this subject and report to the Board its conclusions.

ADMINISTRATION OF CHARITY.

The administration of charity in an efficient and uniform manner has been carefully considered by our Board. A special committee consisting of Directors Davis, Mitchell and Symmes has this important subject in charge. Plans are being matured and the necessary data collected and collated.

New Members of the Association.

During the past month the following new members joined the Association, raising the present total membership to 1252: Chas. L. Adams, 212 Eddy St.; Milton Bradley Company, 122 McAllister St.; Gulf Bag Company, 709 Front St.; L. H. Greenhood, 222 Post St.; Max Hollich, 107 Grant Ave.; Chas. C. Moore & Co., 32 First St.; Anna Catherine Mueller, 109 Grant Ave.; R. K. Palache, 12 Front St.; M. Phillips & Co., 202 Market St.; Summerfield & Roman, Fifth and Market Sts.; Joseph T. Terry, 214 Sansome St.; Waterhouse & Price, 206 Kearny St.; and Western Meat Company, Sixth and Townsend Sts.

OUR MERIT SYSTEM

AN EXPERT'S OPINION.

UNITED STATES
CIVIL SERVICE COMMISSION,
WASHINGTON, D. C., September 7, 1900.

Municipal Civil Service Commission, San Francisco, Cal.

DEAR SIR: I have just read, with very great pleasure and satisfaction, the first report of your Commission, which is an admirable refutation of the carpings against the merit system which have appeared from time to time. Only yesterday, I took occasion in writing to a correspondent in San Francisco to advise him that the work of your Commission was too important to be done hastily and carelessly; therefore, the people of San Francisco ought not to permit themselves to be at all impatient as to immediate results.

It afforded me much satisfaction to note personally the care with which your Commission studied each new question before determining how it should be treated to best subserve the public interest.

All substantial citizens of San Francisco must have begun by this time to appreciate, at least in part, why the Merchants' Association insisted on putting the merit system first in the great fight your city has had for a reform charter. I do not know of any greater exhibition of unselfish devotion to good government than was shown in the long and bitter contest which was finally crowned with success. If the Merchants' Association had nothing else to its credit beside this one thing, it would have rendered services of the most signal character to the residents and taxpayers of your city.

Please accept my congratulations on this valuable addition to civil service literature. I shall continue to read with much interest all reports that may reach me concerning the progress of your work in placing the city government upon a strictly impartial business basis. Very sincerely yours,

A. R. SERVEN, Chief Examiner.

MUNICIPAL CIVIL SERVICE OF SAN FRANCISCO.

SCHEDULE OF EXAMINATIONS.

The following examinations will be held by the Civil Service Commission during October, November and December, 1900:

| DATE. | CLASS. | DEPARTMENT. |
|--------|---|--------------------------|
| Oct. 3 | Policemen | Police. |
| " 9 | Experienced Clerks | Assessor. |
| " 12 | Experienced Clerks | Public Works. |
| " 16 | (Register Clerks) (Asst. Register Clerks) | County Clerk. |
| " 19 | Court Room Clerks | County Clerk. |
| " 23 | Experienced Clerks | Auditor. |
| " 26 | Deputies | Auditor. |
| " 30 | Deputies | Assessor. |
| Nov. 2 | Bailiffs | Sheriff. |
| " 7 | Deputies | Recorder. |
| " 9 | Deputies | Justice's Clerk. |
| " 13 | Deputies | Coroner. |
| " 14 | Secretaries | Fire, Police and Health. |
| " 16 | Inspectors | Board of Health. |
| " 20 | Jailers and Guards | Sheriff. |
| " 23 | Deputies | Sheriff. |
| " 27 | Employees | Dept. of Electricity. |
| " 30 | Engineers | Dept. of Electricity. |
| Dec. 4 | Deputies | Tax Collector. |
| " 7 | Deputies | Dept. of Elections. |
| " 11 | Inspectors | Public Works. |
| " 14 | Janitors | Public Works—Schools. |
| " 18 | Surveyors and Assts. | Public Works. |
| " 19 | Architects and Assts. | Public Works. |
| " 21 | Engineers and Assts. | Public Works. |

All examinations are public, competitive and free.

MERCHANTS' ASSOCIATION OFFICERS AND DIRECTORS.

| | |
|--------------------|--------------------------|
| F. W. DOHRMANN | President. |
| A. S. BALDWIN | First Vice-President. |
| JOSEPH D. GRANT | Second Vice-President. |
| FRANK J. SYMMES | Treasurer. |
| C. S. BENEDICT | Benedict & Turner. |
| CHARLES BUNDSCHU | Gundlach-Bundschu Co. |
| FOSTER P. COLE | John Breuer Co. |
| ANDREW M. DAVIS | The Emporium. |
| MARSHAL HALE | Hale Bros. |
| HUGO D. KEIL | Goldberg, Bowen & Co. |
| A. J. McNICOLL | A. J. McNicoll & Co. |
| EDWARD H. MITCHELL | Edward H. Mitchell. |
| EDWARD B. POND | S. F. Savings Union. |
| W. P. REDINGTON | Redington & Co. |
| HUGO ROTHSCHILD | Rothschild & Ehrenpfort. |
| J. RICH'D FREUD | Secretary and Attorney. |
| L. M. KING | Ass't Sec'y and Sup'l. |

REVIEW.

J. RICH'D FREUD, EDITOR

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POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS.

NUMBER OF MEMBERS OCTOBER 1, 1900, - 1252.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS . Merchants' Association of New York

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath & Amrath, 332 Van Ness Ave
Barron, Wade, Guthrie & Co., Mills Bldg
Langdon, Walter G., Mills Bldg

ADVERTISING.

Barnhart and Swasey, 408 Examiner Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The, 141 Fremont

AGENT MILLS BUILDING.

Taylor, H. H., Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co., 209 Market
Hooker & Co., 16 Drumm
Osborne & Co., D. M., 15 Main

ARCHITECTS.

Curlett & McCaw, 314 Phelan Bldg
Dunn, J. F. (A. I. A.), 304 Spreckels Bldg
Maggs, Herbert B., 36 Flood Bldg
Mosser, William & Son, 14 Grant Ave
Reid Bros., Claus Spreckels Bldg
Shea & Shea, 26 Montgomery
Swain, E. R., Crocker Bldg

ART GLASS.

Brouchoud, Jos. F., 231 Post
California Art Glass, B. & C. Works, 120 Second

ART GOODS.

Cohen, H., 19 Grant Ave
Oump, S. & G., 113 Geary
Kennedy-Rahboun Art Co., 113 Post
Mosser, The P. Co., 14 Grant Ave
Sauborn, Vail & Co., 741 Market
Schussler Bros., 27 Grant Ave
Vickery, W. K., 224 Post

ART INSTITUTE.

Fletcher, R. H., Curator Mark Hopkins' Inst. of Art

ARTIFICIAL STONE PAVING.

Gray Bros., 228 Montgomery

ASBESTOS COVERINGS.

McDearmon & Co., 422 Sacramento
De Solla-Deussing Co., 129 Spear

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co., 3 California

ASPHALTUM ROOFERS.

Bonnet, B. & Son, 100 Montgomery Ave

ASSAYING.

Price, Thos. & Son, 524 Sacramento

AUCTIONEERS.

Davis, Belau & Co., 115 Bush
Chase & Mendenhall, 1732 Market
Ordway, W. C., Cor. 6th and King
Spear, E. S. & Co., 31 Sutter

BAGS, BAILE ROPE AND RURLAP.

Gulf Bag Co., 709 Front
Schmidt, J. & Co., 115 Drumm

BAKERIES.

Prost & Komsthooff, 336 Third
Simkins & Thorp, 116 Erie

BANKS AND BANKERS.

American Bank & Trust Co., 209 Montgomery
Anglo-California Bank, Limited, 200 Sansome
Bank of British Columbia, Sansome & Rush
Bank of California, 400 California
Cal. Safe Deposit & Trust Co., Montgomery & California
Columbian Banking Co., C. Spreckels Bldg

Crocker-Woolworth National Bank of
San Francisco, 500 Market
Donohoe-Kelly Banking Co., 100 Montgomery
German Savings & Loan Society, 526 California
Germania Trust Co., 42 Montgomery
Hibernia Savings & Loan Society, 41
London & S. F. Bank, Ltd., 424 California
London, Paris & American Bank, Limited,
Sutter & Sansome
Mercantile Trust Company of San Francisco,
S. O., 238 Bush
Murphy, S. O., First Nat. Bank
Mutual Savings Bank of San Francisco,
33 Post
Nevada National Bank of San Francisco,
301 Montgomery
Savings and Loan Society, 101 Montgomery
S. F. Savings Union, 532 California
Security Savings Bank, 222 Montgomery
Wells Fargo & Co's Bank, Sansome & Market

BAR FIXTURES.

Flacke, Oscar, 501 Fifth

BARBERS' SUPPLIES.

Deckelman Bros., 106 Ellis
Will & Flack Co., 818 Market

HARREL MANUFACTURERS.

California Barrel Co., 327 Market

BATHS.

Farnham, John, 317 Bay

BAZAARS.

Emporium and Golden Rule Bazaar, Market

BEER BOTTLERS.

Enterprise Bottling Co., 2745 Sixteenth
Fredericksburg Bottling Co., 1510 Ellis

BELTING-LEATHER.

Cook, H. N., Belting Co., 317 Mission
Hels, Alex., 134 Main

BICYCLES.

Allen, I. P., 301 Larkin
Christoffer, C. M., 601 Stanyan
Leavitt & Bill, 309 Larkin
Lodler, H. A. & Co., 304 McAllister
Pope Manufacturing Co., 62 First
Varney, T. H. B., 1331 Market

BILL POSTERS.

Owens, Varney & Green, Market & 10th

BOILER WORKS.

Eureka Boiler Works, 113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works, 121 Howard

BOOKBINDERS.

Hicks-Judd Co., 23 First
Phillips Bros., 506 Clay

BOOKS AND STATIONERY.

American Tract Society, 16 Grant Av.
Cunningham, Curtiss & Welch, 319 Sansome
Elder & Shepard, 323 Post
Hammond, J. D., 1037 Market
Husak & Hargens, 107 Montgomery
Mitchell, E. H., 255 Post
Payot, Upham & Co., 304 First
Robertson, A. M., 128 Post
S. F. News Co., 342 Geary

BOOTS AND SHOES.

Buckingham & Hecht, 225 Bush
Cahn, Nickelsburg & Co., 123 Sansome

Dielle, Chas., 235 Bush
Heim, F. L., 234 Stockton
Kast & Co., 738 Market
Kast-Glanville Shoe Co., 27 Jessie
Koenig, A., 123 Kearny
Kutz, The G. M. Co., 103 Mission
Lueke, H., 834 Market
Maier, Chas., 834 Kearny
Miller, M. & Co., 245 Mission
Noian Bros. Shoe Co., 312 Market
Noian, J. C. & Co., 541 Market
Philadelphia Shoe Co., 19 Third
Rosenthal, Feder & Co., 11 Sansome
S. F. Shoe House, 921 Market
Siebe Shoe Co., 21 Jessie
Sommer & Kaufmann, 28 Kearny
Sullivan, J. T., 29 Fourth
United Workmen's Boot & Shoe Co., 18 Second
Utschig, John, 326 Bush
Williams-Marvin Co., 569 Market
Young, George H., 19 Sutter

BREWERIES.

Hibernia Brewery, 1225 Howard
National Brewing Co., 762 Fulton
North Star Brewing Co., 5310 Army
Phoenix Brewing Co., 528 Noe
Schuster & Krotke, 437 Valencia
Union Brewing Co., 18th and Florida

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heunisch Co., 10 Main
Bauer-Schweitzer H. & M. Co., 632 Sacramento
Hermann & Co., 214 Sacramento

BRIDGE BUILDERS.

Laydon, Darby, 44 East
S. F. Bridge Co., 220 Market

BROKERS-CUSTOM HOUSE.

Bellingall, P. W., 508 Battery
Harper, F. F. G. & Co., 407 Washington
Heise, Chas. Ed. & Co., 510 Battery
Mattoon & Danglada, 508 Battery
Mayhew, H. B. & Co., 424 Battery
Swayne, Hoyt & Co., 426 Battery

BROKERS-MERCHANDISE AND GENERAL.

Booth, F. E., 122 Davis
DuVal, W. M. & Co., 221 Front
Mackie, Wm., 53 Flood Bldg
Page Bros., 302 California
Palache, R. K., 12 Front
Woods, Maillard & Schmiedell, 307 Sansome

BROKERS-STOCK, BOND & GRAIN.

Ames, Worthington, 224 Montgomery
Blow, A. W. & Co., 238 Montgomery
Bowman, G. F., 227 Montgomery
Griffin & Eyre, 307 California
Hecht Bros. & Co., 312 Pine
Hirshfeld, C., 316 Pine
Politzer & Co., 403 California
Rehfsch & Hochstadter, 413 California

BROKERS-SHIP.

Deveridge, Horatio, 220 California

BROKERS-TICKET.

Ottinger, A., 620 Market

BROOMS, BRUSHES AND WOODENWARE.

Lake & Co., 221 Battery
Van Laak, The Mfg. Co., 3178 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Pacific States S. L. & B. Co., 410 Pine
Confidential Building & Loan Association, 221 Sansome

BUILDING MATERIALS.

Waterhouse & Price, 206 Kearny

BUILDING PAPER MANUFACTURERS.

Pacific Refining and Roofing Co., 113 New Montgomery
Paraffine Paint Co., 116 Battery

BUTCHERS.

Baccus, R. T., S.W. cor. O'Farrell & Mason
Bayle, Lacoste & Co., 534 Clay
Clayburgh & George, 339 Kearny
Craighead & Co., 1015 Valencia
Decourteux, A., 529 Merchant
Flageollet, Henry C., 853 Valencia
Hofmann & Wuenne, 735 Market
Katz, F. & Sons, California Market
Knier, Albert, 246 Kearny
Poly, Heilbron & Co., 339 Kearny
Steinfeld, Chas., 1427 Hayes
Stone, Leon D. & Co., 236 Sixth
Taaffe, Wm. & Co., 1337, 15th Ave. South

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co., 770 Mission

CAPITALISTS.

Bishop, Chas. R., 539 California
Center, John, N.E. cor. 16th & Shotwell
Dean, Walter E., 81 Nevada Block
Denman, James, 2318 Steiner
Ehrenpfort, Wm., 801 Fillmore
Gage, W. S., 330 Market
Hayward, Alvinza, 532 Market
Hopkins, E. W., 324 Pine
Hopkins, Timothy, Mills Building
Levy, H. M., 41 Nevada Block
Moore, A. A. Jr., Claus Spreckels Bldg.
Phelan, John A., Phelan Bldg
Schmidt, John A., 425 Ellis
Spreckels, Claus, 327 Market

CARPENTERS AND RUILDERS.

Robinson & Gillespie, 337 Sutter
Murray, S. C., 632 Howard

CARPETS.

Cordes, W. F., Emporium
Gullixson Bros., 555 Market
Schlueter & Volberg, 217 Sutter
Spierling & Stolzenwald, 2010 Mission
Walter, D. N. & E. Co., 529 Market

CARPET CLEANING WORKS.

Cal. Carpet Cleaning Co., 453 Stevenson
Conklin Bros., 323 Golden Gate Ave
Sanitary Cleaning Co., 342 McAllister
Spaulding, J. & Co., 353 Tehama

CARRIAGE COMPANIES.

United Carriage Co., Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Dabbitt, J. H., 314 McAllister
Glenn, A. G. J. G., 121 Market
Grave, B. & Co., 421 Pacific
Larkin & Co., 634 Howard
O'Brien & Sons, G. G. Ave. & Polk
Schindler, H. B., 125 Spear
Studebaker Bros. Mfg. Co., Market & 10th
Wertsch, William, 100 Golden Gate Ave

CASH REGISTERS.

Hallwood Cash Register, 1327 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. B., 1137 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co., 661 Mission

CHARCOAL.

Ohlandt, N. & Co., Indiana and Yolo

CHEESE IMPORTERS.

Schlegel & Bruker, 124 Front

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anepacher Bros. | 214 Pine |
| Chase, W. W. Co. | 1938 Market |
| Ellis, H. C. & Co. | 106 Stewart |
| Goss, Chas. B. | 210 Mission |
| Moore, Albert | 2303 Geary |
| Moore, Ferguson & Co. | 310 California |
| Peters & Cowie | 531 Sixth |
| Scott & Magner | 515 Sixth |
| Somers & Co. | 564 Sixth |
| Vermell, J. L. | Seventh and Brannan |

HORSE SHOEING.

| | |
|-------------|-----------|
| Odea Marlin | 126 Geary |
|-------------|-----------|

HOTELS.

| | |
|--------------------------------|-------------------|
| California Hotel | Bush, near Kearny |
| Colonial Hotel | Pine & Jones |
| Callagher, John P. | Langham Hotel |
| Olave & Trevel | Windsor Hotel |
| Holm & Sextorpe, Baldwin House | 30 Ellis |
| Hotel Bella Vista | 1001 Pine |
| Kirkpatrick, John C. | Palace Hotel |
| Occidental Hotel | Montgomery |
| Stewart, M. & C. | 431 Ellis |
| St. Nicholas | Market & Hayes |
| Turpin, F. L., The Royal | 126 Ellis |

HOUSEHOLD UTENSILS.

| | |
|---------------|-----------|
| Wlester & Co. | 22 Second |
|---------------|-----------|

ICE DEALERS.

| | |
|-----------------------------------|------------|
| Consumers' Ice Co. | 420 Eighth |
| Merchants' Ice & Cold Storage Co. | 212 Clay |
| Union Ice Co. | 785 Fourth |

INSURANCE.

| | |
|--|---------------------------|
| Ahnel & Bruckman | 209 Sansome |
| Alliance Assurance Co. | 416 California |
| Beggs & Stovel | 411 California |
| Bertheau, Cesar | 423 California |
| Butler & Halden | 413 California |
| Com'l Union Assurance Co. | 416 California |
| Craig, Hugh | 210 Sansome |
| Davis, J. E. & Son | 315 Sansome |
| Dorala, Geo. D. | 409 California |
| Fleming's Fund Insurance Co. | 401 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Fidelity & Deposit Co. of Maryland | |
| Forbes, A. B. & Son | Mutual Life Bldg |
| Grant, Geo. F. | 221 Sansome |
| Gutte & Frank | 303 California |
| Herold, Rudolph, Jr. | 415 California |
| Ins. Co. of North America | 412 California |
| Landers, William J. | 205 Sansome |
| Laton, Chas. A. | 439 California |
| Liverpool & London & Globe Ins. Co. | |
| The | 422 California |
| Manheim, Dithern & Co. | 217 Sansome |
| Marquette Mechanics' Ins. Co. | 410 California |
| Nathan & Kingston | 501 Montgomery |
| New York Life Ins. Co. | Mills Bldg |
| New Zealand Ins. Co. | 312 California |
| Norwich Union Fire Ins. Society | 314 California |
| Pacific Mutual Life Ins. Co. of California | |
| | Montgomery and Sacramento |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. | 214 Pine |
| Patterson, Geo. W. H. & Co. | 1705 Market |
| Phoenix Mutual Life Ins. Co. | |
| | 1305 Claus Spreckels Bldg |
| Potter, Edward E. | 322 Montgomery |
| Shields, A. M. | Crocker Bldg |
| Terry, Jos. T. | 214 Sansome |
| Transatlantic Fire Ins. Co. | 213 Sansome |
| Turner, Geo. | 315 Safe Deposit Bldg |
| Yoss, Conrad & Co. | 204 Sansome |
| Waller, L. P. F. | 405 Montgomery |
| Watt, Rolla V. | Pine & Sansome |

IRON WORKS.

| | |
|----------------------|-------------|
| California Iron Yard | 640 Second |
| Morton & Hedley | 231 Fremont |
| Vulcan Iron Works | 505 Mission |

JAPANESE CURTOS.

| | |
|--------------------|--------------------|
| Deardorf, Frank | Under Palace Hotel |
| Marsh, G. T. & Co. | 214 Post |
| Solomon, C. Jr. | 422 Battery |

JAPANESE AND AMERICAN SILKS.

| | |
|-----------------|------------|
| Brett, J. & Co. | 537 Market |
|-----------------|------------|

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 13 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|----------------------|
| Baldwin Jewelry Co. | 844 Market |
| Britalia & Co. | 22 Geary |
| California Jewelry Co. | 134 Sutter |
| Elmhurst, W. C. | 126 Kearny |
| Giladomano, V. | 5 Third |
| Greenzweig, George & Co. | 206 Kearny |
| Hall, A. I. & Son | 643 Market |
| Hammersmith & Field | 36 Kearny |
| Judis, Alphonse | 4 Chouteau Bldg |
| London Diamond Co. | 35 New Montgomery |
| Longberg & Lee | 232 Post |
| Phelps & Adams | 120 Sutter |
| Rothschild & Hadenfeldt | 207 Sutter |
| Schumacher & Co. | 521 Market |
| Schussler, M. & Co. | Claus Spreckels Bldg |
| Schwartz, K. O. | 502 Battery |
| S. F. Diamond House | 225 Sutter |
| Shreve & Co. | Crocker Bldg |
| Stoenen, James A. | 103 Sixth |
| Vanderhall, W. K. & Co. | 136 Sutter |

JEWELERS' SUPPLIES.

| | |
|--------------------|------------|
| Armer & Weloshenok | 207 Sutter |
|--------------------|------------|

KNITTED GOODS.

| | |
|----------------------------|----------|
| Pieter, J. J. Knitting Co. | 103 Post |
|----------------------------|----------|

LADIES' FURNISHING GOODS.

| | |
|--------------------------|-------------|
| Davis, Schonwasser & Co. | 134 Post |
| Jacobs & Co. | 113 Kearny |
| Magnin, I. & Co. | 340 Market |
| Marks Bros. | 1210 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Flamm, G. | 1435 Polk |
| Frances, M. | 795 Sutter |
| Lowenthal & Co. | 914 Market |

LAMPS.

| | |
|-----------------|-------------|
| Boesch Lamp Co. | 585 Mission |
|-----------------|-------------|

LAUNDRIES.

| | |
|---------------------------|------------------|
| Electric Laundry Co. | 825 Folsom |
| Empire Laundry Co. | 755 Bryant |
| La Grande Laundry | 23 Powell |
| S. F. Laundry Association | 33 Geary |
| St. Nicholas Laundry Co. | 3066 Seventeenth |
| U. S. Laundry Association | 3111 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Bancroft-Whitney Co. | 438 Montgomery |
|----------------------|----------------|

LEAF TORACCO DEALERS.

| | |
|-------------------|----------------|
| Conrad & Goldberg | 730 Montgomery |
| Kohlberg & Co. | 526 Washington |
| London, H. | 540 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|--------------------|----------------|
| Bissinger & Co. | 401 Front |
| Brown & Adams | 100 Battery |
| Frank, S. H. & Co. | 408 Battery |
| Harpam & Jansen | 524 Washington |
| Herman Waldeck Co. | 38 Clay |
| Klopper, Frederick | 209 Mason |
| Kulman, Salz & Co. | 106 Battery |
| Stoll & Van Bergen | 545 Market |
| Wagner Leather Co. | 306 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 516 California |
|-------------------------|----------------|

LIME AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|---------------------------------|----------------|
| California Lithograph Co. | 518 Clay |
| Rosqui Printing & Engraving Co. | 523 Clay |
| Britton & Roy | 525 Commercial |
| Mutual Label & Litho Co. | 23 Main |
| Union Lithograph Co. | 325 Sansome |

LIVERY STABLES.

| | |
|---------------------|-----------|
| Kelly, Thos. & Sons | 1623 Pine |
| McCord, Alex. & Co. | 221 Ellis |

LOAN OFFICES.

| | |
|------------------|------------|
| Oppenheim, J. S. | 664 Howard |
|------------------|------------|

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Albion Lumber Co. | Fifth & Hooper |
| Elyth & Trotter | Spear & Mission |
| Caspar Lumber Co. | 20 California |
| Doe, Chas. F. & Co. | 101 Howard |
| Dolher & Carson | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Hewwood, Franklin | 18 California |
| Hibb, F. A. Co. | Santa Cruz |
| Hooper, C. A. & Co. | 204 Front |
| Jones, Richard C. & Co. | 739 Bryant |
| Meyer, Adolph | 1510 Devisadero |
| Morrison Lumber Co. | 732 Brannan |
| Pope & Talbot | 214 California |
| Renton, Holmes & Co. | 35 Stuart |
| Scott & Van Arsdale L. Co. | 5th & Brannan |
| S. F. Lumber Co. | Third & Berry |
| Simpson Lumber Co. | 22 Market |
| Truckee L. Co. of S. F. | 3 California |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 147 Spear |

MACARONI MANUFACTURERS.

| | |
|------------------------------|-------------|
| California Italian Paste Co. | 407 Jackson |
|------------------------------|-------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|------------------|
| Brownell, Jas. S. | 122 Market |
| California Tool Works | 143 Beale |
| Cyclops Iron Works | 223 Main |
| Evans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert | 308 Mission |
| Martin Pipe & Foundry Co. | 33 New Monte |
| Meese & Gottfried Co. | 167 Fremont |
| Moore, Chas. C. & Co. | 32 First |
| Oriental Gas Engine Works | 229 Folsom |
| Pacific Tool & Supply Co. | 100 First |
| Parke & Lacy Co. | 21 Fremont |
| Ralston Iron Works | 222 Howard |
| Tatum & Bowen | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 211 First |
| Union Iron Works | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|-------------------------------------|-------------|
| Eberhard Co. The Geo. F. | 12 Drumm |
| Hughson & Merton | 105 Front |
| Mech & Kidd | 522 Market |
| Pacific Coast Manufacturers' Agency | |
| Prindle & Miller | 809 Market |
| Robinson & Towart | 16 Second |
| Watson, W. S. | 226 Bush |
| | Flood Bldg. |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 5 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schrock, W. A. | 21 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|---------------------------|----------------|
| Atkins, R. C. & Sons | 123 Montgomery |
| Baumel, Fred J. | 1608 Market |
| Beamish, P. | 209 Montgomery |
| Berman | 46 Ellis |
| Brenner-Ulman Co. The | 17 Battery |
| Bellock & Jones Co. | 105 Montgomery |
| Cluett, Peabody & Co. | 8 Battery |
| Goldstone Bros. | 21 Battery |
| Greenbaum, Weil & Michels | 17 Sansome |
| Hansen & Elrick | Market & Third |
| Hart, M. | 490 Kearny |
| Kelly, T. J. | 523 Battery |
| Levinson, J. L. & Co. | 553 Market |
| Meyerstelo Co. | 6 Battery |
| Morgan Bros. | 229 Montgomery |
| Schoenfeld, Adolph | 1334 Market |
| Webster, Jas. S. & Sons | 522 Market |

MERCHANT TAILORS.

| | |
|---|----------------------|
| Bliss, Charles | Claus Spreckels Bldg |
| Bock & Georges | 119 Sutter |
| Borck & Rosenberg | 125 Stockton |
| Growth, W. L. Co. | Crocker Bldg |
| Lancaster & Co. | 302 Kearny |
| Lyons, Charles | 721 Market |
| Pohelm, J. T. | 1119 Market |
| Reid, John | 907 Market |
| Silver Dollar Tailoring & Repairing Co. | |
| Williams Bros. | 1855 Fillmore |
| | 111 Sutter |

METAL DEALERS.

| | |
|----------------------------------|------------|
| Finn, John Metal Works | 313 Howard |
| New England Novelty & Metal Wks. | 116 Second |
| Pacific Metal Works | 139 First |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 422 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|-------------------|-----------------|
| Jersey Farm Co. | 551 Howard |
| Milbrae Company | Ninth & Mission |
| S. F. Cream Depot | 1929 Mission |
| Such & Nelson | 1228 Folsom |

MILLINERY.

| | |
|-------------------------|--------------|
| Coughlan, Jas. | 519 Market |
| Hinz & Landt | 543 Market |
| Holm & Nathan | 512 Market |
| Mueller, Anna Catherine | 18 Grant Ave |
| Muller & Raas Co. | 731 Market |
| Spencer & Mitau | 1026 Market |
| Topfritz, R. L. & Co. | 545 Market |

MILLWRIGHTS.

| | |
|-----------------------|-------------|
| Dibert Bros. Mfg. Co. | 225 Mission |
|-----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Eggers, Chas. & Co. | 118 Eureka |
| Vt. Shasta Mineral Spring Co. | 6th & Brannan |
| Peoples-Mineral-Hygiene Co. | 61 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 53 First |
|--------------------|----------|

MINEING COMPANIES.

| | |
|----------------------------------|----------------|
| Alaska Treadwell Gold Mining Co. | Mills Bldg |
| Bourn, W. B. | 401 California |
| Bouvier, Alfred | 324 Pine |

MISCELLANEOUS FIRMS.

| | |
|-----------------|---------------|
| Blackman, A. E. | 70 California |
|-----------------|---------------|

MUNICIPAL ENGINEERS.

| | |
|----------------------|---------------------|
| Ridley, A. E. Brooke | 598-99 Parrott Bldg |
|----------------------|---------------------|

MUSH MANUFACTURERS.

| | |
|----------------|------------|
| Robbles, H. R. | 12 Halleck |
|----------------|------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtaz, Benj. & Son | 20 O'Farrell |
| Helge, G. O. & Co. | 217 Geary |
| Hockett Bros. | 230 Post |
| Kohler & Chase | 38 O'Farrell |
| Mauvais, The Zeno Music Co. | 769 Market |
| Manzy, Byron | 308 Post |
| Sherman, Clay & Co. | 139 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Burr, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Heineman, H. M. | 109 Sansome |
|-----------------|-------------|

OILS.

| | |
|--------------------------------|---------------|
| Arctic Oil Works | 30 California |
| Leonard & Ellis | 418 Front |
| Standard Oil Co. | 421 Market |
| Weed, F. F. Sec'y Lien Oil Co. | 827 Market |

OPTICIANS.

| | |
|---------------------------|--------------|
| Bertellog Optical Co. | 16 Kearny |
| California Optical Co. | 317 Kearny |
| Chinn-Beretta Optical Co. | 32 Grant Ave |
| Hirsch & Kaiser | 7 Kearny |
| Kahn, H. & Co. | 642 Market |

OYSTER DEALERS.

| | |
|-----------------------|---------------------|
| Darbee & Immel | 30 Union Sq. Market |
| Morgan Oyster Co. The | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|-----------------------------|------------|
| Alaska Packers' Association | 305 Market |
|-----------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|-------------------|-------------|
| Sorosis Fruit Co. | 151 Sansome |
|-------------------|-------------|

PAINTS AND OILS.

| | |
|-----------------------|--------------|
| Race-Hunter Paint Co. | 46 Ellis |
| Fuller, W. P. & Co. | Pine & Front |
| Magner Bros | 72 Front |
| Whittier-Coburn Co. | 23 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|-------------------|-------------------|
| Dwyer, L. J. | 49 New Montgomery |
| Fraser, John P. | 316 Stockton |
| Gutke & Weber | 717 Larkin |
| Benecker, Chas. | 3725, 224 |
| Schroeder, Gustav | 224 Stockton |
| St. Louis & Co. | 100 Market |
| Stader, C. | 516 Castro |
| Stelm, M. | 758 Market |
| Swan, J. S. | 717 Market |

PAPER BOXES.

| | |
|-----------------------------|------------|
| Pacific Fold, P. B. Factory | 14 Fremont |
|-----------------------------|------------|

PAPER AND PAPER RAG MANUFACTURERS.

| | |
|------------------------|-------------|
| Crown Paper Co. | 707 Front |
| Union Bag & Paper Co. | 415 Clay |
| Union Pulp & Paper Co. | 427 Sansome |

PAPER PATTERNS.

Law, Hartland, 2304 Van Ness Ave
Mackay, John W., 7 Nevada Block
Martel, J. L., Mountain View, Cal
Martye, Geo. T., Jr., 234 Montgomery
Rodgers, Arthur, 16 Nevada Block
Shields Estate Co., 321 Bush
Wells, W. H., Mills Bldg

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co., 149 First

HARRETRIES.

Bentham, W. C., 1532 Market

REAL ESTATE DEALERS.

Ashton & Gardiner, 411 Montgomery
Babb, Landry C., 413 Kearny
Baldwin & Howell, 10 Montgomery
Baldwin, O. D. & Son, 22 Montgomery
Bresce, G. L. & Co., 412 Pine
Buckingham, A. B., 26 Montgomery
Burnham & Marsh Co., 20 Montgomery
Center & Spader, 11 Montgomery
Crim, W. H. Co., 118 Montgomery
Davis, Alfred E., 230 Montgomery
Easton, Eldridge & Co., 638 Market
Flinn, Sanderson & Co., 238 Montgomery
Gieselman, William, Trustee, 120 Phelan Bldg
Hendrickson, William & Co.,
..... 614 Claus Spreckels Bldg
Heyman, Jacob & Son, 117 Sutter
Hibb, P. A. Co., Santa Cruz
Hooker & Lent, 14 Post
Madison & Burke, 626 Market
Magee, Thos. & Sons, 5 Montgomery
Manning, H. S., Union Trust Bldg
McAfee Bros., 108 Montgomery
McElroy, R. D., 4 Phelan Bldg
Oliver, B. P., 114 Montgomery
Pfaff, John, 413 Pine
Rich, A. J. & Co., 112 Montgomery
Schlesinger, Nathao., 304 Montgomery
Shainwald, Buckhee & Co., 210 Montgomery
Smith, Julien, 420 Montgomery
Strassburger, I. & Co., 340 Pine
T'mban, O. H. & Co., 14 Montgomery
Von Rhein Real Estate Co., Inc., 513 California

RECREATION GROUNDS.

Herman, R., Harbor View Park

REFINERS.

Selby Smelting & Lead Wks., 416 Montgomery

REGISTERS.

Autographic Register Co., 523 Market

RESTAURANTS.

Bay State Restaurant, 29 Stockton
Bergez, John, 332 Pine
Blanco & Brun., N.E. cor. Eddy & Mason
Christesen, M. A. C., 26 Fifth
Collins & Wbeedard, 329 Montgomery
Couch, J., 531 Clay
Deffen & Mengel, 35 Market
Fischer, E. A., 122 O'Farrell
Galindo & Jurantiz, 205 Kearny
Gutzelt & Malfant, 110 O'Farrell
Johnson Restaurant Co., 28 Montgomery
Kennedy, J. Grant & Co., 229 Geary
Larsen, C. G., 116 Eddy
Krone, F. W., 35 Geary
Maison Richa., 104 Grant Ave
Page & Falch, Turk & Mason
Peterson, P., 623 Kearny
Pouchan & Schlatter, 33 O'Farrell
Priet, P. & Co., Geary & Stockton
Sartori & Pantina, 106 O'Farrell
Schwarz & Beth., O'Farrell & Market
Swinn, Frank A., 421 Market
Tschau, R. J., Mason, near Ellis
Westerdahl P. & Co., 1035 Market
Wicker & Hermausen, Market & Park Ave
Young, H. H., 228 Kearny
Zinkand, Chas. A., 327 Market

RUBBER GOODS.

Boat, Wov. Hise & Rubber Co., 14 Fremont
Goodyear Rubber Co., 577 Market
G. P. & Rubber Mfg. Co., The, 30 Fremont
Morgan & Wright, 305 Larkin
N. Y. Beltine & Packing Co., 509 Market
Winslow, C. R. & Co., 44 Second

SAFES.

Hall's Safe & Lock Works, 609 Market
Hermann Safe Co., 417 Sacramento
Parcells, C. B., 216 California

SALT DEALERS.

Barton, B. F. & Co., 212 Sacramento

SAW WORKS.

California Saw Works, 210 Mission
Smothers Saw Co., 33 Market
Spaulding Saw Co., N. W., 17 Fremont

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co., 122 McAllister

SCOTCH TWEEDS.

Craig Bros., 120 Sutter

SCREENING AND TRANSPORTATION OF COAL.

Excelsior Coal & Screening Co., 5 Spear

SEARCHERS OF RECORDS.

Simpson & Millar, 413 Montgomery

SEC'Y. ACADEMY OF SCIENCES.

Risford, G. P., Academy of Sciences Bldg

SEC'Y MERCHANTS' ASSOCIATION.

Fraud, J. Rich'd., Mills Bldg

SEEDS AND GRAIN.

Bowen, E. J., 815 Sansome
Hillens, F., 269 Davis
Koyser, Paul, 26 Clay

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co., 408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons, 17 Spear
Gladding McBean & Co., 1358 Market
Stelger Terra Cotta & Pottery Works,
..... 1556 Market

SEWING MACHINES.

Evans, J. W., 1021 Market
Singer Mfg. Co., 22 Post
White Sewing Machine Co., 300 Post
Wilcox & Gibbs Sewing Machine Co., 334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co., 46 Fremont

SHIP BUILDERS.

Hay & Wright, 36 Stewart
Turner, Matthew, 40 California

SHIP CHANDLERS.

Foard, L., 11 Market
Josselyn, G. M. & Co., 38 Market
Lewis, Anderson & Co., 24 East

SHIPPING AND COMMISSION.

Chapman, W. B., 12 California
Deius & Co., 209 Safe Deposit Bldg
Dickman & Co., 421 Market
Graces, W. R. & Co., N.E. cor. Cal. & Battery
Johnson-Locke Mercantile Co., 204 Front
Knudsen, C. N. & Co., 122 Davis
Lund, Henry & Co., 214 California
Marcus, Geo. & Co., 232 California
Mitsui & Co., 415 Safe Deposit Bldg
McNear, G. W., 326 California
Meyer, Wilson & Co., 210 Battery
Newhall, H. M. & Co., 309 Sansome
Otis, McAllister & Co., 309 California
Parrott & Co., 366 California
Pike, Chas. W. & Co., 124 California
Pinet, J. & Co., 504 Jackson
Rosenbaum Bros., 204 Front
Spreckels, J. D. Bros. & Co., 327 Market
Ulrichs, J. F., 122 Clay
Williams, Diamond & Co., 202 Market

SHIPSMITHS.

Christofferson & Tway, 420 Beale
Phelps, W. S. & Co., 15 Drumm

SHIRT MANUFACTURERS.

Ide Geo. P. & Co., 526 Market
Lauteimlich, The L. Shirt Mfg. Co., 323 Bush

SILK MANUFACTURERS.

Carlson-Currier Co., 8 Sutter
Nonotuck Silk Co., 535 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co., 533 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gholz, 307 Sacramento
Lille, Charles, N.W. cor. Bay & Webster
Newell & Bro., 217 Davis

SODA WATER APPARATUS.

Becht, G. J. Co., 304 Stockton

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co., 511 Front

STAMP DEALERS.

Makins & Co., 506 Market
Seltschopp, W. & Co., 113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co., 48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne, 55 First
Homestell & Co., 401 Sansome
Crocker, H. S. Co., 215 Bush
Hodge Stationery Co., 123 Grant Ave
Heynemann, Milton, 221 Sansome
Le Count Bros., 533 Market
Zellerbach, A. & Sons, 418 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P., 2524 Clay

STEAMSHIP AND TRANSPORTATION COMPANIES.

Fugazi, J. F. & Co., 5 Montgomery
International Nav. Co., 30 Montgomery
Occidental & Oriental Steamship Co.,
..... 421 Market
Pacific Coast Steamship Co., 19 Market
Pacific Mail Steamship Co., 421 Market
Peterson James P., 36 Stewart
Toyo Kisen Kaisha, 421 Market

STEVEDORES.

Eichen & Minor, 8 Mission
Freese, A. C., 55 Mission
Levensaler, J. G., 54 Mission
Menzies, Stewart & Co., 514 Battery
Woodside, A. & Co., 22 Halleck

STORE AND OFFICE FIXTURES.

Simmen, John, 348 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Stelger & Kerr, 350 Main

STOVES AND RANGES.

Schleck, John C., 13 Bluxome
SUGAR.

Hawaiian Com. Sugar Co., 421 Market

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro., 815 Market
Hopps & Robinson, 404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co., 422 Sacramento

SYRUPS.

Long Syrup Refining Co., Elghth & Brannan
Pacific Coast Syrup Co., 713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co., 7 Montgomery
Byros, Jos. & Co., 1065 Mission
Ford, C. W. E. & Co., 115 Sutter
Callagher, P. H. & Co., 809 Market
Reiss Bros. & Co., 24 Sutter
Stein, Simon & Co., Second & Market

TAILOR TO TRIADE.

Hilp, Henry, 102 Battery

TANNERS.

Eagle Tannery, 26th & San Bruno Ave
Legallet-Hellwig Tanning Co., 401 Front
Norton Tanning Co., 312 Clay
Struven & Birgia, 1509 San Bruno Ave

TANNING EXTRACTS.

California Tanning Extract Co., 218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co., 118 Market
Brumester, Henry W., 124 Market
Castle Bros., Davis & Sacramento
Caswell, Geo. W. & Co., 414 Sacramento
Columbia Coffee & Spice Co., 112 Front
Folger, J. A. & Co., 104 California
Gultard Mfg. Co., 119 Front
Hills Bros., 128 Market
Hollman, Henry, 286 Mission
Huddleston & Co., 52 Market
Jones-Paddock Co., 25 Fremont
Lievre, Fricke & Co., 216 Market
Schilling, A. & Co., 108 Market
Thierbach, Chas. F. & Co., 306 Battery
Tyler, S. H. & Son, 310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph
Co., The, 216 Bush
Weihe, E. F., Supt. Am. Dist. Telegraph Co

TENTS AND AWNINGS.

Ames & Harris, Inc., 100 Sacramento
Neville & Co., 31 California
Thoms, F., 1139 Mission

THEATRES.

Relasco, Fred, Alcazar Theatre
Friedlander, S. H. & Co., California Theatre
Walter Orpheum Co., 113 O'Farrell

TINNERS' & PLUMBERS' SUPPLIES.

Tay, Geo. H. Co., 49 First

TITLE INSURANCE.

California Title Ins. and T. Co., Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co., 251 Jessie
S. F. Towel Co., The, 56 Sacramento

TRANSFER COMPANIES.

Morton Special Delivery Co., 408 Taylor
Pacific Transfer Co., 20 Sutter
People's Express Co., 20 Market
River Express Co., 3 Spear
Wells Fargo & Co's Exp., 2d & Mission

TRUCKS.

Hirschfelder & Meany, 14 Sutter

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co., 1170 Market

TURKISH BATHS.

Lindstrom & Johnson, 415 Sutter
Greenhood, L. H., 222 Post

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co., 110 Montgomery
Bannan's Typewriter Exchange, 307 Monty
Barthann, Geo. C. & Co., 117 Sutter
Standard Typewriter Ex., 207 Montgomery
United Typewriter & Supply Co., 327 Monty
Wyckoff, Senmann & Benedict, 211 Montgomery

UNDERTAKERS.

Godau, J. S., 305 Montgomery Ave
Gate Undertaking Co., 219 Mission
Gray, N. & Co., 611 Sacramento
Hagan, James, 415 Valencia
Hasted & Co., 316 Mission

Mason, H. F., 917 Mission
McMenemy, Jas. & Son, 1067 Mission
United Undertakers' Association, 27 Fifth
Valente, Marlin & Co., 1524 California

UNIFORMS AND REGALIA.

Pasquale, B. & Sons, Sutter & Grant Ave
Petthous Bros. Mfg. Co., The, 6 Eddy

UPHOLSTERS.

Hulse, Bradford & Co., 760 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works, 404 Battery

WAGON & CARRIAGE MATERIALS.

Holt Bros. Co., 30 Main

WALL PAPER AND MOLDINGS.

Clark, G. W. & Co., 655 Market
Nickels & McKenna, 1466 Market
Quadt, John, 1614 Market
Uhl Bros., 555 Market

WAREHOUSES.

Danforth Warehouse Co., Inc., 723 Battery
Grangers' Business Association, 309 California
Haslett Warehouse Co., The, 205 California
Lemman Bros., Townsend & Japan
Searle Warehouse Co., Charles, 41 First

WELL BORERS.

Lowe, J. W., 126 Kearny

WINES AND LIQUORS.

Adams, Chas. L., 212 Eddy
Berge & Domeniconi, 708 Sansome
Braunschweiler & Co., 6 Drumm
Buneman, H., 219 Front
Caben, Louis & Son, 418 Sacramento
California Win. Association, 661 Third
Chais & Bernard, 756 Brannan
Chauche & Bon., 17 First
Chevalier, F. & Co., 16 Beale
Crown Distilleries Co., 100 Front
Elsen Vineyard Co., 12 Stevenson
Friedman, Paul, 312 Battery
Gundlach-Bundschu Wine Co., The,
..... Market & 24

Hey, Grauerholz & Co., 224 Front
Hildebrandt, Posner & Co., 100 Front
Holtum Bros., 566 Market
Hotaling, A. P. & Co., 431 Jackson
Italian-Swiss Agric. Col., 518 Montgomery
Jones, Mundy & Co., 120 Front
Kellogg, C. W. Co., 404 Sansome
Korbel, F. & Bros., 723 Bryant
Kuhlschwarz & Co., 123 Sutter
Lachman & Jacobl., 2d & Bryant
Lubben, John, 506 Washington
Lyngstons & Co., 206 Davis
Livins, E. G. Co., The, 508 Jackson
Maso, C. M., suc. to I. de Turk, 216 Sacramento
Martin E. & Co., 64 First
McLeod & Hatlie, 515 Beale
Melnick, Chas. & Co., 314 Sacramento
Meyerfeld, Mitchell & Co., 116 Front
Mohr & Kaltenbach, Inc., 29 Market
Moore, Hunt Co., The Jesse, 404 Front
Much & Lynch, 1423 Stockton
Naber, Alfa & Brune, 323 Market
Napa and Sonoma Wine Co., 116 Ellis
Pike, B. D. & Co., 213 Battery
Rosenblatt Co., The, 113 Pine
Rothenberg, S. B. & Co., 117 Battery
Royal Eagle Distilleries Co., 501 Market
Samuel Bros. & Co., 132 First
Schilling, C. & Co., 230 Brannan
Schlesinger & Bender, 123 Mission
Schultz, Wm. A. & Sons, 623 Front
Seegen & Buckner, 423 Market
Shea, Boquerar & Co., 410 Post
Sieb Bros. & Plagemann, 322 Sansome
Spruance-Stanley Co., 410 Front
Strout, John & Co., 208 Market
Tausig, Louis & Co., 26 Main
Taylor, Thos. & Co., 307 Clay
Van Bergen, N. & Co., 418 Clay
Vetmore, Bowen & Co., 113 Clay
Wichman, Lutken & Co., 519 Clay
Wilmerding-Lowe Co., 519 First

WIRE AND WIRE ROPE.

American Steel & Wire Co., 10 Pine
Roehling's, John A. Sons Co., 25 Fremont

WOOD DEALERS.

Bender Bros., Third-st. Wharf
Devoto & Pedrol, 1321 Battery
Iverson Trading Co., The N., 155 Berry

WOOD AND IVORY TURNING.

S. F. Turning and Planing Mill, 190 Stevenson

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co., 328 Post

WOOD AND WILLOW WARE.

Unna, Harry Co., The, 113 Battery

WOOL.

Ballard & Hall, Fifth & Bluxome
Denigan, Thos. Son & Co., 132 Market
Koschland, S. & Co., 222 California
San Francisco Wool Sorting & Scouring
Co., 652 Fifth
Wollner, Jacob, Fifth & Bluxome

WOOLEN MANUFACTURERS.

Golden Gate Wooleo Mfg. Co., 535 Market

WRECKERS.

Whitlaw Wrecking Co., 216 Spear

MERCHANTS' ASSOCIATION REVIEW



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Vol. 5.

SAN FRANCISCO, CAL., NOVEMBER, 1900.

No. 51.

OUR CITY'S WELFARE IN PERIL.

Appeal to the Citizens of San Francisco to Vote against the Pool-Selling Ordinance at the Election Tuesday, November 6, 1900.

The proposed ordinance purporting to license and regulate pool selling in San Francisco has been placed at the very end of the official ballot in the following form:

| | |
|---|----------|
| For an ordinance of the City and County of San Francisco licensing and regulating the business of pool selling therein on contests between men..... | |
| Against an ordinance of the City and County of San Francisco licensing and regulating the business of pool selling therein on contests between men..... | X |

MARK A CROSS [X] ON YOUR BALLOT AS ABOVE.

There is no heading or head-line to indicate or draw attention to the proposed ordinance on the general ballot. At the top of the column the following conspicuous heading appears in bold type:

CONSTITUTIONAL AMENDMENTS.

Directly over the proposed ordinance the following sub-heading and words appear:

| | | |
|--|-----|--|
| Amendment No. 8. | Yes | |
| Being Senate Constitutional Amendment No. 22, relating to the Judiciary and establishing Courts of Appeal. | No | |

CAUTION TO VOTERS.

Voters are cautioned that this proposed ordinance is neither a "Constitutional Amendment" nor "Amendment No. 8." There is absolutely no relation or connection between them. A cross placed in either of the squares opposite "Amendment No. 8" will have no effect on the proposed ordinance. There are two blank squares at the right of the proposed ordinance. To vote against the pool-selling ordinance it is necessary to stamp a cross [X] in the lower square. The very last blank space upon the ballot is the correct place to stamp the cross. Make no mistake or your vote is lost. Failure to vote is practically a vote for the ordinance.

AN OBSCURE AND EVASIVE MEASURE.

The title of this proposed ordinance, as also used in the official ballot, states that it is for "licensing and regulating the business of pool selling on contests between men." These words are designed to confuse and mislead the voter. The real purpose of the measure is to introduce and establish by law the gambling practice of pool selling. It seeks to inaugurate by the legal initiative of the people the very obnoxious practice that it proposes to license and regulate. There are no ordinances in San Francisco permitting pool selling upon such contests. On the contrary, ordinances exist forbidding this unlawful mode of gambling. Let it, therefore, be clearly understood that the adoption of this proposed ordinance will legally create as well as protect within this city and county the depraved practice of pool selling with all its attendant evils and vices.

A FAR-REACHING ORDINANCE.

The words "contests between men," as used in this proposed ordinance, will not alone legalize pool selling upon prize fights, but, in the opinion of leading

attorneys, will also permit pool selling upon horse races. The names of the jockies will merely be substituted for those of the horses. In fact, the peculiar language of the ordinance clearly shows that it is designed to make San Francisco a favored spot for pool selling and gambling upon all kinds of contests between men or beasts.

A WIDE-OPEN TOWN.

Not only will this proposed ordinance legalize nearly all sorts of gambling, but it will repeal nearly every existing ordinance in conflict with any of its provisions. The present salutary ordinances restricting and forbidding pool selling will be wiped away completely by this vicious measure. Under such a disgraceful law, San Francisco would soon become notorious throughout the world as a wide-open town, inviting every species of gambling and affording legal protection to the discarded followers of that depraved calling.

A SERIOUS DANGER.

This so-called pool selling ordinance is more than an ordinary ordinance of the city. If adopted, it becomes almost an amendment to our municipal Charter. It cannot be repealed except by vote of the electors in a similar manner to its adoption. Therefore, if ratified on next Tuesday, it will remain the law in San Francisco until repealed by the voters of the city at another election. Moreover, it grants annual licenses. A license thus granted for pool selling becomes irrevocable for at least one year thereafter.

A DREADFUL CALAMITY.

To any one at all familiar with the many evils resulting from pool selling, it is no exaggeration to declare that the adoption of this proposed ordinance would be a dreadful calamity to the welfare of San Francisco. This vicious species of public gambling allures our youth from the honored paths of thrift and industry. Its unfortunate victims will be numbered by the thousands. Through its insidious temptations, clerks, artisans and mechanics are demoralized and ruined. Once let the loose practice of gambling be sanctified by law, and the avenues of moral turpitude are thrown wide open. Defalcations, depravity and disgrace blast the human wrecks left in its course. The appalling history of communities stricken with the blight of public gambling should be ample warning to our citizens to save our beloved city from such a wretched fate.

DUTY OF EVERY CITIZEN.

Your vote next Tuesday may decide the future welfare of San Francisco. A majority of the votes upon this pool-selling ordinance will determine the result. If you fail to vote on this measure, it is equivalent to a vote in its favor. Almost hidden at the extreme corner of the ballot, the pool sellers and their allies hope that the citizens of San Francisco, absorbed in the general contest, will omit or forget to vote on their cherished ordinance.

APPEAL TO ALL VOTERS.

We, therefore, appeal to every voter having the welfare of our city at heart, to register a positive vote on next Tuesday against this demoralizing ordinance. Place an indelible cross in the very last blank square on the ballot, opposite to "against an ordinance." Let this be your foremost duty on the day of election, and appeal to your friends and employees to do the same. It is said that the treasury of San Francisco will receive one thousand dollars a year for each pool-selling concern. The people of San Francisco could better afford to pay a million dollars a year to be saved from the blighting effects of this pernicious measure. The gamblers and their dependents are united. Let the vast balance of our citizens present an undivided front. Let the parasites, who would prey upon the industry of this metropolis, realize on next Tuesday that they have encountered an insurmountable barrier in the determined manhood of the citizens of San Francisco.

BE SURE TO STAMP A CROSS [X] IN THE LAST BLANK SPACE ON THE BALLOT.

PAYMENT OF DUTY CHARGES BY BANK CERTIFICATES INSTEAD OF CASH.

The custom prevails among merchants in New York to pay duty charges with special bank certificates instead of being obliged to carry the coin to the Custom House. Appreciating the convenience and advantage of such a method of transacting business with the Custom House, our Board of Directors decided to secure detailed information so as to have this privilege extended to San Francisco by the Treasury Department of the United States.

The Merchants' Association of New York has kindly furnished us with the following account of the general manner in which this method is conducted in New York City, together with an explanation of the Deputy Assistant Treasurer in charge Sub-Treasury at New York of the various forms used in carrying out the transaction:

METHOD OF PROCEDURE.

MERCHANTS' ASSOCIATION OF NEW YORK,
NEW YORK, N. Y.

Any bank in this city which is a member of the Clearing House may make a deposit at the Sub-Treasury, at its opening in the morning, of such sum as it deems best, for which it receives from the Sub-Treasury a certificate of deposit, in duplicate, covering the amount. This certificate shows that the amount deposited is to be applied in payment of Customs duties. One of the certificates is retained by the bank, the other being immediately sent by it to the Collector of the Port.

Any client of that bank who has occasion to make a payment on account of duties during the day can go to the bank and obtain from it a certificate directed to the Collector of the Port for the sum which he has to pay. The client takes the certificate to the Collector, who receives the same as so much cash.

At the end of the day the Collector sends all these certificates, together with a summary thereof, to the Sub-Treasury, with the request that the balance of the sum total deposited by the banks be distributed. Thereupon, the Sub-Treasury returns to each bank, generally through the Clearing House, a check for such balance as remains after deducting the Customs duties paid during the day. In this way each day's transactions are completed that day. The same process is repeated day after day.

SPECIAL CUSTOMS DEPOSITS.

OFFICE OF ASSISTANT TREASURER, U. S.,
NEW YORK, N. Y.

The method employed in this city to enable importers to liquidate duties at the Custom House without carrying the very large sums involved (averaging \$500,000 daily), through the streets in cash, is as follows:

Any bank member of the Clearing-House Association may deposit with the Assistant Treasurer each day such an amount (in round thousands of dollars) as it anticipates may be required by its importing customers, for which the Assistant Treasurer issues, in duplicate, a voucher (form A); the original is taken by the bank to the Collector's Cashier, and thus a credit is established against which the bank may, during the day, issue transfers (form B) to its customers for the exact amount of duty payable, which the Collector receives for duties, keeping a running account with each bank on a slip (form C) and in a blotter. At the end of the day the Collector totals the slips and recapitulates the totals (on form D), endorses (by stamp) each of the transfer checks, and issues a transfer request (form E) to the Assistant Treasurer. The checks are recognized by the latter officer as cash from the Collector (in addition to his cash receipts); for the unpaid balance due each bank at the close of business daily, a check is issued by the Assistant Treasurer (form F), so that each day's operations are closed at the end of the day. These checks, with the bank's transfer checks, are returned to the banks in such manner as is most convenient, the greater part are transmitted through the Clearing-House, namely, of course, as a convenient channel, the following morning. These return checks are always redeposited for

account of these customs payments. They are not negotiable.

A considerable amount of customs duties continues to be paid in cash each day, say 5 to 10 per cent; some of the banks do not avail themselves of the privilege. Banks frequently make second and even third deposits, in the course of the day, when the demand is greater than they anticipated. The Collector must, of course, see that the credit is not overdrawn.

The account is designated by the Treasury as the "Special Customs Deposit," and the Sub-Treasury in its reports to Washington carries the unused balance daily, for which checks are out, as a current liability. The Treasury Department recognizes the balance so due at the end of each day to National Banks as a proper item to be counted as a part of their reserves.

The transfer checks are regarded by the Collector as cash, and are held to be as good as cash in the hands of anyone, for the purpose of paying duties on imports only.

(A)

No. OFFICE OF THE ASSISTANT TREASURER, U. S.
[Original] New York 100.
To the collector of the port of New York:

The National Bank has this day deposited thousand dollars on account of duties on imports.

Countersigned, Deputy Assistant Treasurer.

(A)

No. OFFICE OF THE ASSISTANT TREASURER, U. S.
New York 100.

To be retained by the depositor.
The National Bank has this day deposited thousand dollars on account of duties on imports.

Countersigned, Deputy Assistant Treasurer.

(B)

No. SPECIAL CUSTOMS FUND TRANSFER.
Clearing House No.
The National Bank of the City of New York.

The Collector of Customs at the Port of New York will charge and transfer to the account of "Duties Paid" dollars from the amount deposited by the National Bank of the City of New York with the Assistant Treasurer of the United States at New York, N. Y., to C the account of the "Special Customs Fund."

Countersigned, Cashier.

(C)

UNITED STATES CUSTOMS SERVICE,
Port of New York.
Deposits \$ Collector's Office, 100.
..... National Bank.

Used
Balance
Total 100.

(D)

SUMMARY OF TRANSFERS.
Forwarded by
THE COLLECTOR OF THE PORT OF NEW YORK,
To the Assistant Treasurer of U. S.,
New York, 100.

Deposits.
America
American Exchange
Fourth
Park
Total 100.

(E)

OFFICE OF THE COLLECTOR OF CUSTOMS,
Port of New York.

No.
To the Assistant Treasurer, U. S., N. Y.:
You will please transfer from the account "Duties Paid" to my credit with the Treasurer of the United States the sum of dollars for duties on imports.
Countersigned, Collector.

(F)

Balance of deposit on account of duties on imports.
OFFICE OF THE ASSISTANT TREASURER, U. S.
No. New York 100.
Assistant Treasurer of the United States:
Pay to the National Bank only.
Countersigned, This check is payable at counter only, but may be deposited.

Street Improvements in September.

REPORT OF THE BOARD OF PUBLIC WORKS.

No subject is of more interest to citizens in general than the one of public improvements. The question is often asked, "What is being done to improve our streets and sewers?" Everyone is aware that our streets and sewers are in a bad condition. On account of the nature of the work and because it is scattered over such a large area, few citizens are aware of what is being done in this direction. For the information of our members and citizens generally, we furnish the following report of work performed by the Board of Public Works during the month of September. This refers only to street work and does not include building inspection or surveys made.

Most of the work here specified consists of repairs of a more or less urgent character. Very little permanent improvements are shown. We hope that in the future reports of the work performed upon the street, it will be our pleasure to note more improvements of a permanent character.

REPAIRING BASALT AND COBBLE BLOCKS.

| Street | sq. feet | Street | sq. feet |
|------------|----------|------------|----------|
| Jackson | 1,187 | Beale | 280 |
| Montgomery | 500 | Fremont | 1,430 |
| Commercial | 406 | Main | 4,314 |
| First | 4,847 | Davis | 27 |
| Clay | 280 | Tehama | 52 |
| Bush | 126 | Pacific | 1,394 |
| Minna | 745 | Spear | 77 |
| Clementina | 1,774 | Stevenson | 60 |
| Second | 87 | Drumm | 2,708 |
| Greenwich | 365 | Perry | 31 |
| Lewis | 30 | Devisadero | 50 |
| Sacramento | 1,007 | Dupont | 337 |
| Twelfth | 94 | Geary | 1,394 |
| California | 40 | Polk | 30 |
| Ever Place | 90 | Broadway | 200 |
| Powell | 175 | Franklin | 125 |
| East | 25 | Harrison | 70 |
| Harriet | 55 | Hayes | 125 |
| Pine | 10 | | |

Total area repaired in September 27,819 sq. feet

CONTRACTS LET FOR REPAVING.

Main St., Mission to Howard, Basalt on Concrete.
Fourth St. " " Sand asphalted joints.

SEWERS REPAIRED.

Clementina, Eighth to Ninth; cor. Central Ave. and Grove; cor. Leavenworth and Jackson; cor. Mason and O'Farrell; Shipley near Fourth; Stevenson near Herman; Post, Grant Ave. and Stockton; Clay, Stockton and Powell; Dore, Folsom and Harrison; Sacramento, Davis and Front; Treat Ave. 24th and 25th; Post, Polk and Van Ness; crossing Post and Devisadero; cor. Sixth and Berry; Sutter, Kearny and Dupont; Oronogo Ave., Islais and Mission; Clay, Polk and Larkin; crossing Fourth and Brannan; Jessie, Mint Ave., west; Harrison Ave., Folsom and Harrison; Chesley, near Harrison; Post, Franklin to Gough; Leldesdorf, California and Sacramento; Laguna, Union and Filbert; Franklin, Filbert and Union; southerly line Clay and Dupont; First, Market and Mission; Main, Mission, and Market; cor. Turk and Franklin; Hayes, Masonic and Central Ave.; crossing Post and Gough; crossing Hayes and Buchanan; Pine near Market; Harrison, Third and Fourth; cor. Fell and Baker; Brannan above Fifth; Buchanan, Filbert and Union.

SIDE SEWER WORK.

167 feet of sewer trenching dug.
48 sewers laid.

SEWERS CLEANED.

Number of lineal feet cleaned 1,250
Number of cubic yards dirt removed 506

CESSPOOLS CLEANED.

Protrero Avenue from Twentieth to Twenty-fourth.
Bryant " Twenty-sixth to Alameda.
Harrison " Twenty-sixth to Fremont.
Folsom " Twenty-sixth to Steuart.
Howard " Twenty-sixth to East.
Mission " Twenty-sixth to East.
Market " Eleventh to Fourth.
Van Ness Avenue " Ash Avenue to Lombard.
Union " Franklin to Baker.
Greenwich and Baker.
Number of cesspools cleaned 653
Number of cubic yards dirt removed 739

SEWERS FLUSHED.

Total number sewers flushed 36
Total number cesspools flushed 622
Total number sewers examined 47

EXCAVATION AT FIRST AND BRYANT STREETS.
Total excavations on First street 2,274 feet.
Total material placed in rubble wall 425 yards.

POINT LOROS AVENUE.

Sixty loads of rock placed in repairs and roadway sprinkled thirteen days.

STREETS OPENED BY CORPORATIONS.

In the month of September there were 930 openings made in the streets by corporations under the direction of the Board of Public Works.

COMPLAINTS.

Number of complaints attended to in September 281

DERRIS AND OBSTRUCTIONS ON STREETS.

136 complaints attended to.
92 obstructions removed.

MISSION ROAD.

The improvement of Mission Road has been commenced.

ABANDONED RAILS REMOVED.

The Market Street Railway Company has removed abandoned rails from the following streets:
Montgomery Avenue from Filbert to Greenwich.
Mason " Montgomery Avenue to Bay
Bay " Powell to Taylor.
Brannan " Sixth to Eighth.

Municipal Ownership and Management of Public Utilities in San Francisco.

Written for the "Review,"

By JOHN T. DOYLE, ESQ.

(NOTE.—As the ownership and operation of public utilities by the city is the most important problem confronting the citizens of San Francisco, the columns of the "Review" are open for a full discussion of both sides of the question. Our members and readers will bear in mind that the arguments and statements expressed by contributors are not necessarily the views of our Board of Directors or of the Merchants' Association.—Editor.)

I know of but three public utilities in San Francisco which any one proposes to acquire for the city, viz.: Street Railroads, Electric Light and Gas Works, and Water-works.

STREET RAILROADS.

As to the street railroads, it is rather late to think of becoming the owners of them, after having so recently given away, for many years to come, the franchises on which they are built. If we undertake to buy them back we would have to pay an enormous sum to compensate the stockholders, and millions more to extinguish the bonded debt; an aggregate far beyond what it would cost to duplicate the roads and their rolling stock; and what good would come to the city or its people from the transaction? Cheaper fares perhaps? So far as I can see the present fares are as low as any in the country, and the service good. There has been talk of early and late trains for working people at half rates. If this is deemed desirable, and I think it is, it can be easily brought about by arrangement with the present company, which would prefer that to a competing road built on two of the narrow streets parallel to Market Street on which electric cars could be run at certain hours up one street and down the other. Such a line communicating with the water front by the lower end of Folsom Street could be constructed at a cost little beyond the price of ties, iron and labor and leased to a company that would pay three per cent on the cost as rent and agree to put on cars running at certain hours for the fare mentioned.

PRESENT MANAGEMENT.

As to management so far as it affects the comfort of passengers I would be much disappointed if any conducted by the city did not present a violent contrast to the present, which, although at times faulty, is in the main good; the cars are clean and comfortable and the conductors generally polite and attentive. If any abuse occurs it is generally promptly redressed on complaint at headquarters. Since I broke my leg I have had to make much use of street cars and to note their operation. A comparatively recent experience was as follows: A west-bound cable car was stopped and an elderly lady, evidently feeble, got in; before she could get to a seat, the careless conductor pulled the bell and the car started forward with a jerk, that threw the old lady prostrate on the floor. She was helped up and seated, fortunately not seriously hurt, though much frightened and agitated. A gentleman in the car took her name and address as well as the names of two or three other passengers, the conductor's number, etc. He wrote a note to the president of the company relating the occurrence and naming the conductor and the witnesses. Prompt enquiry was made and the reckless conductor discharged within twenty-four hours.

If the city is to have any connection with the street railroads it must clearly be limited to the ownership of the soil and the rails and such indirect influence as its municipal rights give it over management. When the present franchises expire all safeguards which experience may suggest can be inserted in the new leases, and

they will be, if we have an honest and intelligent Board of Supervisors.

GAS WORKS AND WATER WORKS.

The production of artificial light is a manufacturing business, wherein the producer makes use of the public streets (under ground) for his own benefit and that of his customers; the latter are so numerous and the city itself an important one of them, that there is excellent reason why use of the streets by a private company should be permitted, provided that the public and riparian property holders, are protected against too frequent disturbance and imperfect restoration of the surface. In Dublin whenever it is proposed to break up the pavement at any point the party desiring to do so must first obtain a permit from the board of public works and deposit with them the estimated expense of restoring it after the work is finished. On completion of the work, within the limits of the permit, the street surface is restored to good order by the board of works, which then returns, to the party interested, any portion of his deposit left over after paying the cost. Thus the uniformity of surface and the character of workmanship and responsibility for it are preserved. I am glad to see that the same system has been adopted by the charter of San Francisco. Hitherto the course had been to sidewalk the street first; then to have it planked or cobbledstoned or paved in some way; then ordered to be graded, after which came paving. All this usually preceded the laying of gas and water pipes, and after they had invited population the surface was again broken to put in a sewer. My knowledge of two gentlemen of the present board of works satisfies me that this sort of abuse will not be permitted by them, but the street contractor gang are compact, well organized and alert, and constant vigilance alone will prevent it.

As to permitting the city officials to embark it in any business presenting such opportunities for stealing under the disguise of commissions, divisions of profits, etc., in the purchase of coal, lamp posts, pipes, electrical supplies, &c., and the employment of thousands of laborers, skilled and unskilled, as well as the sale of disused material and by-products, by the city it appears to me little short of madness.

WATER WORKS.

The ownership and management of these present many of the same but some different conditions from the other utilities spoken of. For water is a necessity to all, and its presence in the streets under pressure is of infinitely greater value than all its uses combined, for it is the only guaranty against fire. In a great commercial and manufacturing city there must be water in abundance, and even profusion, accessible at all points, and delivered under such pressure that it will leap violently from its container by the mere force of liberty. To effect this, it must be distributed through the city from great reservoirs lying at an elevation sufficient to ensure these results, and must flow from a source sufficiently near at hand to allow it to reach the distributing reservoirs within a moderate period; for water, however pure, is

sure to contain in solution animal and vegetable particles which in our long, hot summers is sure, if long confined in pipes without free contact with atmosphere, to become putrid, and offensive. If anyone doubts this let him ask the officers of the Stanford University for their experience with a twelve inch pipe of only four miles in length.

SPRING VALLEY WATER WORKS.

Now all the practical sources of supply in proximity to the city, as well as the sites for storage and distributing reservoirs, have been acquired by the Spring Valley Company, which has also laid its distribution pipes in all the streets, through which the water is delivered under a pressure of from one to two hundred feet elevation. The company's storage reservoirs can hold a supply against three successive dry winters, and their watershed will fill them from natural sources in any normal winter. The water is of excellent quality. What then is the matter with the Spring Valley works? Is it not plain in view of the foregoing facts that the proposition to acquire water works for the city is really narrowed down to a question whether it shall buy, and give over to public officers, the management of, the Spring Valley works or not? I am myself so convinced of this that I cannot but look on these expeditions to examine, calculate and report on schemes to bring water from distant sources and suggestions of reliance on artesian wells, etc., as out of the question or absurd.

DANGER FROM FIRES.

San Francisco is peculiarly exposed to the danger of fire from its situation. The great interior valley of California, heated through the long days of summer by a semitropical sun, creates a draft through and on either side of the Golden Gate, like that of a blast furnace.

Commodore Wilkes who visited this place with the U. S. Exploring expedition nearly sixty years ago, records the opinion, that, admirably as San Francisco was situated for commerce, a great city could never grow up here, because of the impossibility of a competent water supply. When I first knew the city (January, 1833), then practically bounded by Pacific, Dupont and California streets and the bay, water for domestic use was brought from Sausalito, in a water boat, and supplied to families by the painful. For the extinguishment of fires there was an endless quantity in the bay, but it had to be pumped and the losses by fire between 1849 and 1858 must have aggregated over forty millions of dollars. (See an account of the principal ones in Bancroft's History, Vol. VI, at page 202, *et seq.*) Once in 1850, and twice in the following year the city was nearly wiped out, and many lives lost.

EARLY WATER PROJECTS.

An effort to guard against future like calamities was made by the construction of great cisterns at the street intersections west of Kearny Street, and there was an excellent volunteer Fire Department. These tided us over three or four dangerous years, but they were only temporary makeshifts. Much money was spent in endeavoring to bring the water of Lobos Creek into the city by a tunnel through the hills, but the project proved too costly and failed. Then John Bunsley took it up, substituting a wooden flume, round the bay shore, and pumping the water into a little reservoir on the side of Russian Hill. The supply was small, but it served a good purpose for the moment. Finally George H. Ensign and his associates obtained from the Legislature in 1858 the right to lay down pipes and bring water into the city, under which the Spring Valley Company was organized. The law provided that the rates to be prescribed should be fixed by a board of five com-

missioners, selected as arbitrators usually are: that the rates should be such as to give the company at least twenty per cent per annum on its actual capital, and the city was to have the right to buy the works at any time after twenty years at a price to be fixed by a board of engineers chosen to arbitrate as the water commissioners were to be. Under the inducements of the law the Spring Valley Water Works were built. Ensign's original idea was to supply the city from a spring near Mason and Union streets, but his company was joined by gentlemen whose ideas were somewhat larger than his own who controlled its operations. They brought in the water of Pilarcitos creek by a tunnel through the coast mountains (on which Von Schmidt won his spurs), and as the city grew, their works grew with it, always keeping in advance of actual wants, anticipating those of the future, taking other creeks and sources of supply until the plant attained a magnitude and importance that not only falsified Commodore Wilkes' prophecy, but makes San Francisco one of the cities best supplied with water, in the world.

THE FOUNDATION OF SAN FRANCISCO.

In conversation with the late John Parrott about 1869 I condemned the high rates for water in San Francisco, to consumers. He was not a man of many words but of great sense, and I was forcibly impressed by his answer. "You appear," said he, "to forget that the foundation stones of San Francisco are laid on the Spring Valley Water Works; without them you could have no city here." In a discussion with the late Mr. Joseph A. Donohoe about the same time, I expressed the opinion that real estate in San Francisco was as good an investment as could be found. In reply he said to me,—we were in the country at the time—"Suppose you read in the morning paper, when it arrives, that the Spring Valley dam had given away last night and let the water out of San Andreas reservoir, what would you think of your San Francisco real estate?" Down to that time I had shared the popular opinion adverse to the water-works, by reason of its high charges for water; but the observations just cited started another line of thought. The fact that Mr. Parrott was a large owner of Spring Valley stock, and that Mr. Donohoe never owned a share of it, neither increased nor impaired the weight of their suggestions. The question was were they true? And full reflection has satisfied me that they were. Mr. Parrott's pithy expression was and is perfectly true. "*The foundation stones of the city are laid on the Spring Valley Works.*"

EXCESSIVE WATER CHARGES.

I recur then to the inquiry, what is the matter with the Spring Valley? The water is good, the supply adequate, the future wants of the growing city well provided for in advance, the works as nearly perfect as human skill can make them—engineers have come from Europe to see the dam at San Mateo—and they lie within the lines laid down by the engineer officers of the army for the city's fortification against hostile attack. The officers are highly competent men and the employees civil and courteous. What in the world is the matter with the Spring Valley? "Well," says some one, "their charges for water are too high." Well, of course they are too high; how could they be otherwise? Any device by which you are required to pay your neighbor's debts, as well as your own, is wrong, and the tax that accomplishes such an end is of course too high. Suppose you were required to include in your house rent a large sum for the insurance of the stock of two or three great commercial firms in the vicinity, *etc. etc.*, of Levi Strauss & Co., Baker & Hamilton, the White

House, Murphy Grant & Co., or similar concerns, would you not think the demand unreasonable? Yet this is just what the consumers of water in San Francisco are doing to-day! But suppose in addition to this that you were called on to pay a monthly stipend to increase the value of the unoccupied and unproductive real estate in the city, and thus enable the holders of such property to realize at some future day its unearned increment; what would you think of that?

WHY RATES ARE HIGH.

Water rates not only are too high but they must always be so, no matter who owns or operates the works so long as the cost of the city's supply is saddled on the consumers, as at present. The answer then to the question I have pressed above, is that there is nothing the matter with Spring Valley; the matter is with those who fix the water rates and who so adjust them that the consumers of water are required to pay, for the protection against fire, of the expensive and valuable stores and dwellings of the city and the stocks of merchandise carried in them as well as the unearned increment of the vacant land which awaits the city's growth to bring it into use. These rates are not fixed by the water company but by the Board of Supervisors, in whose selection the company has no voice, but who are chosen by the voters, or rather by the political bosses who determine the names of the party candidates for office.

FINANCIAL CONDITION.

In 1871, and again in 1871, I had occasion to examine professionally the financial condition of the company, and have kept track of it pretty closely since. Neither then nor since have I discovered any evidence of exaggerated capital. If there be any water in the stock it must be very little, and, for the present discussion, a fairly negligible quantity.

The company's outgo last year for interest, taxes and operating expenses, is given at \$1,232,358, besides which it paid five per cent dividend to its stockholders. Its receipts are said to have been slightly less than this aggregate, but such was not the intention nor will it be the rule.

UNEQUAL DIVISION OF CHARGES. *

But observe how they were made up! The city at large paid \$241,000 for protection against fire, of all its personal property and improvements on real estate (assessed at \$183,665,657), but worth undoubtedly a hundred million more, leaving for consumers to pay \$1,658,715! Disregard for the moment, the vast area of unoccupied land held for an advance, but which derives all its value, present and prospective, from its presence in the streets of abundant water under high pressure, and still these figures reveal a shocking injustice in the distribution of a necessary public burden. The whole combustible property of the city,—costly buildings on business thoroughfares, luxurious homes in the Western Addition, the stocks of merchandise on Market, Sansome, Battery, Front, Kearny, Post and Sutter streets, and the rich furniture, hangings, paintings and works of art in the residence quarter (worth without doubt a hundred millions more than their above assessed value) pay, for their efficient protection against fire, about one-sixth of the cost of providing the necessary water for the purpose; while the housekeepers and water consumers of the city who would just as lief draw their water from a well, or a pump, as from a faucet with a pressure of ten or fifteen atmospheres, have to pay the other five-sixths. That is just what is the matter with Spring Valley. Shift the burthen; put the load on the right horse, and there will be nothing the mat-

ter. The property in the city exposed to risk of fire, is distributed among the owners, in proportion to their wealth; the rich have much, the poor little, the penniless none. It is all equally protected from fire by the water-works; why should not each owner contribute, proportionately to the cost of such protection? Why must the poor working woman include in the cost of her cup of tea, a contribution towards providing water to secure the wealthy homes in the Western Addition against fire? The other expenses of the Fire Department are defrayed out of the taxes; why should not the cost of water in the street, the most indispensable of all, follow the same rule?

Let no one thoughtlessly answer here, that property can be protected against fire by insurance; *the fact is not so.* Until we had the Spring Valley pipes in the streets, insurance on buildings could not be obtained in San Francisco at all, nor on personal property unless stored in fireproof warehouses, and then, at a premium not less than five per cent per annum!

MUNICIPAL MANAGEMENT.

It may be said that the city can borrow the \$11,000,000 capital to replace the stock of the company at three per cent instead of the five it is now receiving, and thus save two per cent. That is true, but can it be doubted that the expense of management by public officials would increase more than enough to cover that saving? Yes, and every successive year would witness a new increase; those employed on the works, and in the office, would be selected either under civil service rules, or by the political bosses who dispose of the public patronage; most probably the latter. The result would be nearly the same in either case. They will not fail to apply the "do as little as possible" principle to their work, nor forget the eight hour law, nor the rule that public employment in one department, forbids rendering any service in another. Their numbers and their rate of compensation will increase and their efficiency diminish from the start; and the expense of management and its efficiency respond to this progress.

That politicians should favor the operation of railroads and light and water-works, by the public, under our system of municipal government, is quite intelligible; it would give them the disposal of that much more patronage; that Utopian dreamers should agree with them can also be explained; but that any one having a stake in the community and a knowledge of our management of public affairs can do so passes my comprehension.

Let me relate here an instructive experience of a ——— Company, in San Francisco, that once came to my knowledge. Something I now forget led to the discovery that a certain consumer was being served gratuitously; there was an inquiry in the board of directors, followed by an investigation which brought to light the fact that a *great number of others were being benefited in the same way.* Their supply had been shut off in consequence of failure to pay and the company's record showed the fact. But a day or so after, the officer who attended to that business privately reopened the connection. The explanation was that a high officer of the company was in politics, and these people were political friends of his!

No precautions, no system of account keeping or balancing can guard against this sort of fraud. Leakage and undiscoverable waste account for every thing. Nothing can meet it except the constant vigilance produced by private interest, coupled with the power to appoint and remove subordinates without appeal or accountability to Courts or public boards.

JOHN T. DOYLE.

October 23d, 1900.

MERCHANTS' ASSOCIATION OFFICERS AND DIRECTORS.

| | |
|--------------------|--------------------------|
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| J. RICH'D FREUD | Secretary and Attorney. |
| L. M. KING | Ass't Sec'y and Sup't. |

REVIEW.

| | |
|------------------|--------|
| J. RICH'D FREUD, | EDITOR |
|------------------|--------|

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POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS.

NUMBER OF MEMBERS NOVEMBER 1, 1900, - 1272.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS Merchants' Association of New York

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

| | |
|-----------------------------|------------------|
| Amrath & Amrath | 332 Van Ness Ave |
| Barrow, Wade, Outhrie & Co. | Mills Bldg |
| Langdon, Walter O. | Mills Bldg |

ADVERTISING.

| | |
|---------------------|-------------------|
| Barbhart and Swasey | 408 Examiner Bldg |
|---------------------|-------------------|

ADVERTISING CARDS.

| | |
|-------------------------|-------------|
| Stuparich Mfg. Co., The | 141 Fremont |
|-------------------------|-------------|

AGENT MILLS BUILDING.

| | |
|---------------|------------|
| Taylor, H. H. | Mills Bldg |
|---------------|------------|

AGRICULTURAL IMPLEMENTS.

| | |
|----------------------|------------|
| Deere Implement Co. | 209 Market |
| Hooker & Co. | 16 Drumm |
| Osborne & Co., D. M. | 15 Main |

ARCHITECTS.

| | |
|------------------------|----------------------|
| Curlett, W. M. | 314 Phelan Bldg |
| Dunn, J. F. (A. I. A.) | C. Spreckels Bldg |
| Mages, Henry | 36 Flood Bldg |
| Mooser, William & Son | 14 Grant Ave |
| Reid Bros. | Claus Spreckels Bldg |
| Shea & Shea | 26 Montgomery |
| Swain, E. R. | Crocker Bldg |

ART GLASS.

| | |
|-------------------------------------|------------|
| Brouchoud, Jos. F. | 231 Post |
| California Art Glass, B. & C. Works | |
| | 120 Second |

ART GOODS.

| | |
|-------------------------|--------------|
| Cohen, H. | 19 Grant Ave |
| Gump, S. & G. | 113 Geary |
| Kennedy-Rabjohn Art Co. | 119 Post |
| Rosen, The P. Co. | 229 Sutter |
| Sanborn, Vail & Co. | 741 Market |
| Schubeler Bros. | 27 Grant Ave |
| Vickery, W. K. | 224 Post |

ART INSTITUTE.

| | |
|-----------------|------------------------------------|
| Fletcher, R. H. | Curator Mark Hopkins' Inst. of Art |
|-----------------|------------------------------------|

ARTIFICIAL STONE PAING.

| | |
|------------|----------------|
| Gray Bros. | 228 Montgomery |
|------------|----------------|

ASBESTOS COVERINGS.

| | |
|-----------------------|----------------|
| McDearmon & Co. | 422 Sacramento |
| De Solla-Deussing Co. | 129 Spear |

ASPARAGUS CANNERS.

| | |
|--------------------------------|--------------|
| Hickmott Asparagus Canning Co. | 3 California |
|--------------------------------|--------------|

ASPHALTUM ROOFERS.

| | |
|------------------|--------------------|
| Bonnet, B. & Son | 100 Montgomery Ave |
|------------------|--------------------|

ASSAYING.

| | |
|--------------------|----------------|
| Price, Thos. & Son | 524 Sacramento |
|--------------------|----------------|

AUCTIONEERS.

| | |
|--------------------|-------------------|
| Davis, Belau & Co. | 115 Bush |
| Chase & Mendenhall | 1732 Market |
| Ordway, W. O. | Cor. 6th and King |
| Spear, B. S. & Co. | 21 Sutter |

BAGS, BALE ROPE AND BURLAP.

| | |
|-------------------|-----------|
| Gulf Bag Co. | 709 Front |
| Schmidt, J. & Co. | 115 Drumm |

BAKERIES.

| | |
|--------------------|-----------|
| Prosl & Komathoeft | 336 Third |
| Simkins & Thorp | 116 Erie |

BANKS AND BANKERS.

| | |
|---|-------------------|
| American Bank & Trust Co. | 200 Montgomery |
| Anglo-California Bank, Limited | 200 Sansome |
| Bank of British Columbia | Sansome & Bush |
| Bank of California | 400 California |
| Cal. Safe Deposit & Montgomery & California | |
| Columbian Banking Co. | C. Spreckels Bldg |

| | |
|--|--------------------|
| Crocker-Woolworth National Bank of San Francisco | 600 Market |
| Dorham-Kelly Banking Co. | 100 Montgomery |
| German Savings & Loan Society | 526 California |
| Germania Trust Co. | 42 Montgomery |
| Hibernia Savings & Loan Society | |
| | McAllister & Jones |
| London & S. F. Bank, Ltd. | 424 California |
| London, Paris & American Bank, Limited | |
| | Sutter & Sansome |
| Mercantile Trust Company of San Francisco | |
| | 236 Bush |
| Murphy, S. O. | First Nat. Bank |
| Mutual Savings Bank of San Francisco | |
| | 33 Post |
| Nevada National Bank of San Francisco | |
| | 301 Montgomery |
| Savings and Loan Society | 101 Montgomery |
| S. F. Savings Union | 632 California |
| Security Savings Bank | 222 Montgomery |
| Wells Fargo & Co's Bank | Sansome & Market |

BAR FIXTURES.

| | |
|---------------|-----------|
| Flocke, Oscar | 501 Fifth |
|---------------|-----------|

BARBERS' SUPPLIES.

| | |
|------------------|------------|
| Deckelman Bros. | 106 Ellis |
| Will & Finck Co. | 313 Market |

BARREL MANUFACTURERS.

| | |
|-----------------------|------------|
| California Barrel Co. | 327 Market |
|-----------------------|------------|

BATHS.

| | |
|---------------|---------|
| Farnham, John | 217 Bay |
|---------------|---------|

BAZAARS.

| | |
|---------------------------------|--------|
| Emporium and Golden Rule Bazaar | Market |
|---------------------------------|--------|

BEER BOTTLERS.

| | |
|-----------------------------|----------------|
| Enterprise Bottling Co. | 2745 Sixteenth |
| Fredericksburg Bottling Co. | 1510 Ellis |

BELTING—LEATHER.

| | |
|-------------------------|-------------|
| Cook, H. N. Belting Co. | 317 Mission |
| Helms, Alex. | 134 Main |

BICYCLES.

| | |
|-------------------------|----------------|
| Allen, I. P. | 301 Larkin |
| Christoffer, C. M. | 501 Sanyan |
| Leavitt & Bill | 319 Larkin |
| Lozier, H. A. & Co. | 304 McAllister |
| Poppe Manufacturing Co. | 52 First |
| Varney, T. H. B. | 1331 Market |

BILL POSTERS.

| | |
|-----------------------|---------------|
| Owens, Varney & Green | Market & 10th |
|-----------------------|---------------|

BOILER WORKS.

| | |
|---------------------|-------------|
| Eureka Boiler Works | 113 Mission |
|---------------------|-------------|

BOLT MANUFACTURERS.

| | |
|--------------------|------------|
| Payne's Bolt Works | 121 Howard |
|--------------------|------------|

BOOKBINDERS.

| | |
|----------------|----------|
| Hicks-Judd Co. | 23 First |
| Phillips Bros. | 605 Clay |

BOOKS AND STATIONERY.

| | |
|----------------------------|----------------|
| American Tract Society | 16 Grant Ave |
| Cunningham, Curtis & Welch | 119 Sansome |
| Elder & Shepard | 123 Post |
| Hammond, J. D. | 107 Montgomery |
| Hatch & Hargens | 107 Montgomery |
| Mitchell, E. H. | 137 Market |
| Payot, Upham & Co. | 204 Pine |
| Robertson, A. M. | 126 Post |
| S. F. News Co. | 247 O'ear |
| Tauzy, J. | 235 Kearny |

BOOTS AND SHOES.

| | |
|-------------------------|-------------|
| Buckingham & Hecht | 225 Bush |
| Cahn, Nickelsburg & Co. | 129 Sansome |

| | |
|----------------------------------|--------------|
| Dietle, Chas. | 235 Bush |
| Helms, F. L. | 234 Stockton |
| Kast & Co. | 728 Market |
| Kast-Glanville Shoe Co. | 27 Jessie |
| Koenig, A. | 123 Kearny |
| Kutz, The C. M. Co. | 103 Mission |
| Lucke, H. | 834 Market |
| Maier, Chas. | 834 Kearny |
| Miller, M. & Co. | 2145 Mission |
| Nolan Bros. Shoe Co. | 541 Market |
| Nolan, J. C. & Co. | 312 Market |
| Philadelphia Shoe Co. | 10 Third |
| Rosenthal, Feder & Co. | 11 Sansome |
| S. F. Shoe House | 931 Market |
| Siebs Shoe Co. | 21 Jessie |
| Sommer & Kaufmann | 238 Kearny |
| Sullivan, J. T. | 50 Fourth |
| United Workmen's Boot & Shoe Co. | 18 Second |
| Utschig, John | 326 Bush |
| Williams-Marvin Co. | 569 Market |
| Young, George H. | 10 Gutter |

BREWERIES.

| | |
|------------------------|---------------------|
| Hibernia Brewery | 1225 Howard |
| National Brewing Co. | 762 Fulton |
| North Star Brewing Co. | 3310 Army |
| Phoenix Brewing Co. | 528 Noe |
| Schuster & Kronke | 427 Valencia |
| Union Brewing Co. | 18th and Florida |
| Wunder Brewing Co. | Scott and Greenwich |

BREWERS' & BOTTLERS' SUPPLIES.

| | |
|-----------------------------|----------------|
| Abramson-Heunisch Co. | 10 Main |
| Bauer-Schwetzer H. & M. Co. | 632 Sacramento |
| Hermann & Co. | 214 Sacramento |

BRIDGE BUILDERS.

| | |
|------------------|------------|
| Laydon, Darby | 44 East |
| S. F. Bridge Co. | 220 Market |

BROKERS—CUSTOM HOUSE.

| | |
|------------------------|----------------|
| Bellingall, P. W. | 508 Battery |
| Bruntsch & Reed | 501 Battery |
| Harper, F. F. G. & Co. | 407 Washington |
| Helse, Chas. Ed. & Co. | 610 Battery |
| Mattoso & Darglada | 508 Battery |
| Mayhew, H. B. & Co. | 424 Battery |
| Swayne, Hoyt & Co. | 426 Battery |

BROKERS—MERCHANDISE AND GENERAL.

| | |
|------------------------------|----------------|
| Booth, F. E. | 122 Davis |
| DuVal, W. M. & Co. | 221 Front |
| Mackie, Wm. | 53 Flood Bldg |
| Page Bros. | 302 California |
| Palache, R. K. | 112 Front |
| Woods, Maillard & Schmiedell | 307 Sansome |

BROKERS—STOCK, BOND & GRAIN.

| | |
|------------------------|----------------|
| Ames, Worthington | 324 Montgomery |
| Blow, A. W. & Co. | 238 Montgomery |
| Bowman, C. F. | 327 Montgomery |
| Girvin & Eyre | 307 California |
| Hecht Bros. & Co. | 312 Pine |
| Hirschfeld, C. | 316 Pine |
| Politzer, Ed. | Chunite Bldg |
| Politz, Edward & Co. | 403 California |
| Rehnisch & Hochstadter | 413 California |

BROKERS—SHIP.

| | |
|--------------------|----------------|
| Beveridge, Horatio | 220 California |
|--------------------|----------------|

BROKERS—TICKET.

| | |
|---------------|------------|
| Ottlinger, A. | 620 Market |
|---------------|------------|

BROOMS, BRUSHES AND WOODENWARE.

| | |
|------------------------|-----------------|
| Lake & Co. | 221 Battery |
| Van Laak, The Mfg. Co. | 378 Seventeenth |

BUILDING AND LOAN ASSOCIATIONS.

| | |
|---|-------------|
| Pacific States S. L. & B. Co. | 410 Pine |
| Continental Building & Loan Association | 222 Sansome |

BUILDING MATERIALS.

| | |
|--------------------|------------|
| Waterhouse & Price | 206 Kearny |
|--------------------|------------|

BUILDING PAPER MANUFACTURERS.

| | |
|----------------------------------|--------------------|
| Pacific Refining and Roofing Co. | |
| | 113 New Montgomery |
| Paradise Paint Co. | 115 Battery |

BUTCHERS.

| | |
|----------------------|-----------------------------|
| Baccus, R. T. | S.W. cor. O'Farrell & Mason |
| Bayle, Lacoste & Co. | 534 Clay |
| Clayburgh & George | 335 Kearny |
| Craghead & Co. | 1013 Valencia |
| Decourteux, A. | 629 Merchant |
| Flageolet, Henry C. | 833 Valencia |
| Hofmann & Woenne | 735 Market |
| Katz, F. & Sons | California Market |
| Knierr, Albert | 206 Kearny |
| Poly, Halbron & Co. | 333 Kearny |
| Steinfeld, Chas. | 1427 Hayes |
| Stone, Leon D. & Co. | 236 Sixth |
| Taane, Wm. & Co. | 1537, 15th Ave. South |

BUTCHERS' SUPPLIES.

| | |
|----------------------------|-------------|
| Pacific Butcher Supply Co. | 770 Mission |
|----------------------------|-------------|

CAPITALISTS.

| | |
|------------------|---------------------------|
| Dishop, Chas. R. | 539 California |
| Dean, Walter E. | N.E. cor. 16th & Shotwell |
| Denman, James | 81 Nevada Block |
| Ehrenpfort, Wm. | 2315 Steiner |
| Gage, W. S. | 801 Fillmore |
| Hayward, Alvinza | 532 Market |
| Hopkins, E. W. | 324 Pine |
| Hopkins, Timothy | Mills Building |
| Lery, H. M. | 41 Nevada Block |
| Phelan, Jas. D. | Claus Spreckels Bldg. |
| Schmidt, John A. | 425 Ellis |
| Spreckels, Claus | 327 Market |

CARPENTERS AND BUILDERS.

| | |
|----------------------|------------|
| Robinson & Gillespie | 337 Sutter |
| Murray, S. C. | 632 Howard |

CARPETS.

| | |
|--------------------------|--------------|
| Cordes, W. F. | Emporium |
| Gullixson Bros. | 555 Market |
| Hulse, Bradford & Co. | 780 Mission |
| Schlueter & Volberg | 217 Sutter |
| Sperling & Stolzenwald | 2010 Mission |
| Walter, D. N. & E. & Co. | 523 Market |

CARPET CLEANING WORKS.

| | |
|--------------------------|---------------------|
| Cal. Carpet Cleaning Co. | 453 Stevenson |
| Conklin Bros. | 333 Golden Gate Ave |
| Sanitary Cleaning Co. | 342 McAllister |
| Spaulding, J. & Co. | 533 Tehama |

CARRIAGE COMPANIES.

| | |
|---------------------|--------------|
| United Carriage Co. | Palace Hotel |
|---------------------|--------------|

CARRIAGE AND BUGGY MANUFACTURERS.

| | |
|---------------------------|---------------------|
| Babbitt, J. H. | 314 McAllister |
| Glenn, A. G. & J. C. | 1521 Market |
| Grave, B. & Co. | 421 Pacific |
| Larkins & Co. | 634 Howard |
| O'Brien & Sons & Co. | G. Ave. & Polk |
| Schindler, H. B. | 128 Spear |
| Studebaker Bros. Mfg. Co. | Market & 10th |
| Wertsch, William | 100 Golden Gate Ave |

CASH REGISTERS.

| | |
|--------------------------|-------------|
| Autographic Register Co. | 503 Market |
| Hallowood Cash Register | 1307 Market |

CENTRAL PARK ASSOCIATION.

| | |
|----------------|-------------|
| McNeill, D. R. | 1187 Market |
|----------------|-------------|

CHAIR MANUFACTURERS.

| | |
|-------------------------------|-------------|
| Haywood Bros. & Wakefield Co. | 651 Mission |
|-------------------------------|-------------|

CHARCOAL.

| | |
|-------------------|------------------|
| Ohlandt, N. & Co. | Indiana and Yale |
|-------------------|------------------|

CHEESE IMPORTERS.

Schlagel & Bruker.....124 Front

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 37th
Western Chemical Co.....1114, 15th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHIMNEY PIPE.

Clawson, L. E. & Co.....1240 Market

CHINA DECORATORS.

Perley & Culp.....115 Post

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....517 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....105 Battery

Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Aubin, Aug. H.....1 Grant Ave

Blackmer, M. & Co.....223 Montgomery

Brandt, Jacob.....415 Battery

Carter, Dan P.....342 Market

Drinkhouse, J. A. Co.....223 Battery

Gust, M. A. & Co.....203 Kearny

Hayneman, Herman.....204 Sacramento

Judd, H. L. & Co.....314 Sacramento

Lano & Connelly.....204 Market

Langstader, L. S.....401 Geary

Lewis, Wm. California

Michaeltschke Bros.....410 Market

Michaeltschke, Chas.....101 Grant Ave

Gradenstein, Max.....322 Battery

Plagmann, H. & Co.....314 Sansome

Rinaldo Bros. & Co.....300 Battery

Schoenfeld, Jonas.....508 Washington

Schmidt & Bendizeo.....3 Market

Wertheimer, Co., The.....3 Battery

Willard Bros.....526 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....

.....N.W. cor. Jessie & Ecker

CIRCULAR DISTRIBUTORS.

Well, W. M. Co.....106 Pine

Utica Cleansing Compound Co.....21 Spear

CLOAK AND SUIT HOUSES.

Calileau, Armand.....114 Kearny

Columbia Cloak and Suit House.....1022 Market

Davidson, D. M. & Co.....52 First

Golden Gate Cloak and Suit House.....1230 Market

Kelly & Liebes.....120 Kearny

Messager, E.....145 Post

Stein, J. H. & Co.....718 Market

CLOTHING DEALERS.

Benedict & Turoer.....22 Montgomery

Frank Bros.....635 Kearny

Giles, J. J.....756 Market

Hirsch Bros.....221 Montgomery Ave

Hirsch, L. & Co.....927 Kearny

Hoffman, Rothschild & Co.....11 Battery

Jewell, G.....530 Kearny

Kellus, Chas. & Co.....122 Kearny

Mandel, Purach & Wieser.....125 Sansome

Merlin, L. V.....6th & Mission

Neuadtter Bros.....133 Sansome

Ragel, A. J. & Sons.....857 Market

Raphael's.....3 Kearny

Rosa Bros.....Kearny and Post

Summerfield & Roman.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart

Brooks, Peyton H.....Millie Building

Cornwall, P. B.....450 Main

Fritch, Geo.....110 East

McMann, Wm. S.W. cor. Polk & Washington

Middleton, John.....309 Stockton

Mortuo, Thomas.....674 Geary

Oregon Coal & Navigation Co.....

.....Broadway & East

Rosenfield, John, Sons.....202 Sansome

San Francisco & San Joaquin Coal Co.....

Stafford, W. G. & Co.....545 Safford Bldg

Walshwright & Easton.....131 Folson

Wilson, J. C. & Co.....800 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Armby, J. K. & Co.....138 Market

Blagi, D. & Co.....520 Sansome

Caffrey, John.....21 Sutter

California Product Co.....124 California

Christy & Wise Com. Co.....327 Sansome

Cutter & Mosley.....302 California

Dalman, L. F.....235 Front

DeBernardi, D. & Co.....218 Front

Detels, M. P.....218 California

Dennison, W. E. & Co.....205 Davis

Dempsier & Son.....320 Sansome

Dodge, Sweeney & Co.....114 Market

Doyle, H. & Co.....511 Clay

Duffy, J. J. & Co.....304 Washington

Evelth-Nash Co.....422 Front

Field Mercantile Co.....125 California

Freitas, M. T. & Co.....325 Front

Freitas & Maglioli.....100 Washington

Gray & Barbieri.....309 Washington

Griffin & Skelly Co.....132 Market

Grimbaum, M. S. & Co., Ltd.....215 Front

Guegenhine & Co.....118 Davis

Haigut, Fred B.....712 Front

Hansen, John R. & Co.....323 Davis

Heckmann, H. & Co.....409 Davis

Hilmer & Bredhoff.....36 California

Hulme & Hart.....10 Davis

Hume, R. D. & Co.....421 Market

Hume Bros.....216 Sansome

Ivanovich, J. & Co.....219 Washington

Kittin & Co.....202 California

Landaberger & Son.....12 Front

Levy, S. J. & Co.....Sacramento & Davis

Lichtenberg, William.....215 Washington

Leaiza, W. & Co.....218 Sansome

Lowry, W. G. & Co.....118 California

Macpherson, A. M.....215 Washington

Martin, Feuser & Co.....309 Clay

McLeod, Daniel.....330 Market

McLinton, Poett & Co.....221 Front

Montealegre & Co.....230 Front

Nardini, A. & Co.....324 Davis

Pettigrew, John M.....210 California

Phillips, M. & Co.....202 Market

Porter Bros. & Co.....Washington & Drumm

Price, W. C. & Co.....413 Front

Sautena, L. & Co.....104 Washington

Schwarz Bros.....421 Market

Sherwood & Sherwood.....212 Market

Sloss, Louis & Co.....310 Sansome

Southern Pacific M. Co.....224 California

Sresovich, L. G. & Co.....521 Sansome

Stevens, Callaway & Co.....220 California

Tilden, H. N. & Co.....211 Sacramento

Tomanovich & Co.....327 Front

Welch & Co.....220 California

Weston Bros.....415 Washington

Whitney, C. E. & Co.....101 California

Williams, The H. A. Co.....308 Market

Wolf & Sons.....321 Davis

Wolf, William & Co.....327 Market

Young, Carlos G.....122 Davis

Zentner, J. & Co.....Front & Washington

CONFECTIONERS.

Bernhelm & Blum.....Polk & Sutter

Gruenbaum & Co.....20 Kearny

Guillet, Chas.....905 Larkin

Haas, Geo. & Son.....310 Market

Hromada, Adolph.....222 Battery

Lechten Bros.....1216 Polk

Maskey, Frank.....32 Kearny

Roberts, Geo. F. & Co.....Polk and Bush

Rothschild & Ehrenpfort.....35 Main

Strohmeier, W. A. & Co.....1096 Market

Seid, J. & Co.....568 Mission

Townsend, W. S.....539 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....511 Front

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery

Macdonald, J. G.....1120 Market

Pacific Coast Biscuit Co.....508 Front

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....3 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine

Cowen & Cowen.....813 Market

Nathan-Dohrmann Co.....122 Sutter

Slossa Crockery Co.....403 Market

Sternheim, S. & Son.....528 Market

Wehrli, Albert.....1209 Stockton

Wieder, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....103 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Ayers & Co.....205 Front

Bucarde, J. B., Drayage Co.....22 Drumm

Emmons, G. W.....212 California

Farnsworth & Ruggles.....100 California

McNab & Smith.....205 Davis

Morton Draying & Whse. Co., The.....110 Battery

Overland Freight Transfer Co.....King

Raubinger Bros.....306 Sacramento

Rode, C. B. & Co.....494 Battery

Spiegel Dray Co., The L.....7 Washington

Strauss, K.....118 Battery

Teale & Co.....708 Sacramento

Union Transfer Co.....Bryant and Second

Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth

Bayley, E. P.....227 Grant Ave

Boerliche & Runyon.....231 Sutter

Broemmel, J. G. B.....2501 California

Burnett, G. W.....8 Turk

Clough, Frank.....400 Eilla

El Moute Pharmacy.....545 Post

Estere von Krakau, W.....25th & Folson

Ferry Drug Co.....8 Market

Fletcher, David M.....S.W. cor. Van Ness Ave. & Geary

Gates, J. R. & Co.....417 Sansome

Lalmer, Rud. Drug Co.....599 McAllister

Langley & Michaels Co.....34 First

Leipnitz, O. & Co.....250 Sutter

Lengfield's Pharmacy.....202 Stockton

No Percentage Drug Co.....13 Front

Owl Drug Co.....949 Market

Redington & Co.....23 Second

Richards & Co.....406 Clay

Ryan, D.....3462 Mission

Seaby's Pharmacy.....400 Sutter

Schmidt, Val.....S.W. cor. Polk & Jackson

Sloan, W. & Co.....5th and Folson

St. Nicholas Pharmacy & Drug.....Hayes

Wakelie & Co.....Bush and Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome

City of Paris Dry Goods Co., The.....

.....Geary & Stockton

Curtis, C.....911 Market

Davis, R. D. & Co.....Geary and Grant Ave

Dinkelspiel, L. & Sons.....39 Battery

Graf Bros.....569 Market

Greenberg & Greenberg.....31 Grant Ave

Hale Bros.....579 Market

Kohlberg, Strauss & Frohman.....107 Post

Kennedy, R. T. Co.....1106 Market

Livingston Bros.....123 Post

Marcus, J. & Co.....126 Sansome

Nichols & Wand.....14 Kearny

Moran, J. M. & Co.....1009 Market

Murphy, Grant & Co.....Sansome & Bush

Muser, Otto.....13 Phelan Bldg

Newman & Levinson.....123 Kearny

O'Connor, Moffatt & Co.....121 Post

O'Dwyer & Co.....62 Third

Prieon, Joseph.....1415 Stockton

Quino, J. E.....1401 Post

Rosenthal, S. & Co.....144 Sixth

Sachs Bros. & Co.....Sansome and Bush

Samuels Lace House Co., The D.....235 Sutter

Schmidt, Ben J. & Co.....126 Sansome

Schoenholz Bros. & Co.....110 Sixth

Silverman, J.....222 Third

Steen, M. A.....Geary and Powell

Straus, Levi & Co.....18 Battery

Well, Raphael & Co.....Kearny and Post

Weinstein, Lublin & Co.....Market & Taylor

Willard, Leon & Co.....508 Market

DYEING AND CLEANING.

F. Thomas Dyeing & Cleaning Works.....

The.....27 Tenth

Snow, John P. & Co., Dyeing & Cleaning Works.....3 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College.....306 Larkin

Heald's Business College.....24 Post

S. F. Business College.....1236 Market

ELECTRICAL AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont and Howard

Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission

Electric, Railway & Manufacturers' Supply Co.....548 Mission

General Elec. Co.....Clara Spreckels Bldg

Klein Elec. Works, The J. M.....421 Montgomery

Summerhayes, W. R.....627 Howard

ELECTRO-PLATERS.

Golden West Plating Works.....103 Beale

S. F. Novelty Plating Works.....66 First

ELEVATOR MANUFACTURERS.

Hall, C. I. & Co.....315 Fremont

Holman, W. L.....210 Front

McNeill, A. J. & Co.....122 Main

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS-HYDRAULIC AND MECHANICAL.

Cobb & Hesselmeier.....126 Kearny

ENGINEERS' SUPPLIES.

Crandall Packing Co.....31 Main

Pickball, M. & Co.....10

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anspacher Bros. | 114 Pine |
| Cheese, W. W. Co. | 1938 Market |
| Ellis, H. C. & Co. | 1108 Stewart |
| Goss, Chas. E. | 1108 Melon |
| Mayer, Albert | 2303 Geary |
| Moore, Ferguson & Co. | 310 California |
| Peters & Cowie. | 591 Sixth |
| Scott & Magner. | 516 Sixth |
| Somers, J. L. | 564 Sixth |
| Vermell, J. L. | Seventh and Brannan |

HORSE SHOEING.

| | |
|--------------|-----------|
| Odea Martin. | 128 Geary |
|--------------|-----------|

HOTELS.

| | |
|---------------------------------|-------------------|
| California Hotel. | Bush, near Kearny |
| Colonial Hotel. | Pine & Jones |
| Gallagher, John P. | Langham Hotel |
| Glaze & Trewella. | Windsor Hotel |
| Holm & Saxtorph, Baldwin House. | 30 Ellis |
| Hotel Bella Vista. | 1000 Pine |
| Kirkpatrick, John C. | Palace Hotel |
| Occidental Hotel. | Montgomery |
| Stewart, M. & Co. | 431 Ellis |
| St. Nicholas. | Market & Hayes |
| Turpin, F. L., The Royal. | 126 Ellis |

HOUSEHOLD UTENSILS.

| | |
|---------------|-----------|
| Wiester & Co. | 22 Second |
|---------------|-----------|

ICE DEALERS.

| | |
|-----------------------------------|------------|
| Consumers' Ice Co. | 420 Eighth |
| Mercantile Ice & Cold Storage Co. | 212 Clay |
| Union Ice Co. | 735 Fourth |

INSURANCE.

| | |
|--|---------------------------|
| Ahpel & Bruckman. | 208 Sansome |
| Alliance Assurance Co. | 416 California |
| Bagge & Stovel. | 411 California |
| Berthou, Cesar. | 423 California |
| Butler & Haldan. | 413 California |
| Com'l Union Assurance Co. | 418 California |
| Craig, Hugh. | 216 Sansome |
| Davis, J. B. F. & Son. | 315 Sansome |
| Dornin, Geo. D. | 409 California |
| Fireman's Fund Insurance Co. | 401 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Fidelity & Deposit Co. of Maryland. | Mutual Life Bldg |
| Forbes, A. B. & Son. | Mutual Life Bldg |
| Grant, Geo. F. | 321 Sansome |
| Gutte & Frank. | 303 California |
| Harold, Rudolph, Jr. | 415 California |
| Ins. Co. of North America. | 412 California |
| Lenders, William J. | 205 Sansome |
| Laton, Chas. A. | 439 California |
| Liverpool & London & Globe Ins. Co. | 422 California |
| Mahmel, Bernhard & Co. | 410 California |
| Milwaukee Mechanical Ins. Co. | 410 California |
| Nathan & Kingston. | 501 Montgomery |
| New York Life Ins. Co. | Millie Bldg |
| New Zealand Ins. Co. | 312 California |
| Norwich Union Fire Ins. Society. | 314 California |
| Pacific Mutual Life Ins. Co. of California | Montgomery and Sacramento |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. P. | 214 Pine |
| Phoenix Mutual Life Ins. Co. | 1305 Claus Spreckels Bldg |
| Potter, Edward E. | 322 Montgomery |
| Preferred Accident Insurance Co. | Millie Bldg |
| Shields, A. M. | Crocker Bldg |
| Terry, Jos. T. | 214 Sansome |
| Transatlantic Fire Ins. Co. | 213 Sansome |
| Turk, Geo. W. | Safe Deposit Bldg |
| Voss, Conrad & Co. | 204 Sansome |
| Waller, L. P. F. | 406 Montgomery |
| Watt, Rolla V. | Pine & Sansome |

IRON WORKS.

| | |
|-----------------------|-------------|
| California Iron Yard. | 840 Second |
| Morton & Hedley. | 234 Fremont |
| Valcan Iron Works. | 505 Mission |

JAPANESE CURIOS.

| | |
|--------------------|--------------------|
| Deardorf, Frank. | Under Palace Hotel |
| Marsh, O. T. & Co. | 214 Post |
| Solomon, C. Jr. | 422 Battery |

JAPANESE AND AMERICAN SILKS.

| | |
|-----------------|------------|
| Brett, J. & Co. | 537 Market |
|-----------------|------------|

JAPANESE AND CHINESE SILKS.

| | |
|------------------|------------|
| Hart, B. | 13 Sansome |
| Meadelsson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|----------------------|
| Baldwin Jewelry Co. | 844 Market |
| Brittain & Co. | 22 Geary |
| California Jewelry Co. | 134 Sutter |
| Eisenberg, A. & Co. | 128 Kearny |
| Glendemann, W. | 5 Third |
| Greenwald, George & Co. | 208 Kearny |
| Hall, A. L. & Son. | 643 Market |
| Hammermeister & Field. | 36 Kearny |
| Jude, Alphons. | 4 Chronicle Bldg |
| London Diamond Co. | 35 New Montgomery |
| Lundberg & Lee. | 232 Post |
| Phelps & Adams. | 120 Sutter |
| Rothschild & Hadenfeldt. | 207 Sutter |
| Schumacher & Co. | 521 Market |
| Schwesler, M. & Co. | Claus Spreckels Bldg |
| Schwartz, K. O. | 502 Battery |
| S. F. Diamond House. | 225 Sutter |
| Shreve & Co. | Crocker Bldg |
| Sorensen, James A. | 103 Sixth |
| Vanderlice, W. K. & Co. | 138 Sutter |

JEWELERS' SUPPLIES.

| | |
|--------------------|------------|
| Armer & Weinshenk. | 207 Sutter |
|--------------------|------------|

KNITTED GOODS.

| | |
|----------------------------|----------|
| Gantner & Mattern. | 20 Post |
| Phetor, J. J. Knitting Co. | 103 Post |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Flamm, O. | 1436 Polk |
| Frances, M. | 796 Sutter |
| Lowenthal & Co. | 914 Market |

LAMPS.

| | |
|-----------------|-------------|
| Boesch Lamp Co. | 585 Mission |
|-----------------|-------------|

LAUNDRIES.

| | |
|----------------------------|------------------|
| Electric Laundry Co. | 835 Polson |
| Empire Laundry Co. | 735 Bryant |
| La Granda Laundry. | 23 Powell |
| S. F. Laundry Association. | 33 Geary |
| St. Nicholas Laundry Co. | 3068 Seventeenth |
| U. S. Laundry Association. | 3111 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Bancroft-Whitney Co. | 438 Montgomery |
|----------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|---------------------|----------------|
| Conradi & Goldberg. | 730 Montgomery |
| Kohlberg & Co. | 628 Washington |
| London, H. | 540 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|---------------------|----------------|
| Blasinger & Co. | 401 Front |
| Brown & Adams. | 50 Battery |
| Frank, S. H. & Co. | 408 Battery |
| Harpham & Jansen. | 524 Washington |
| Herman Waldeck Co. | 35 Clay |
| Klopper, Frederick. | 208 Mason |
| Kullman, Salz & Co. | 106 Battery |
| Stoll & Van Bergen. | 545 Market |
| Wegner Leather Co. | 306 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 516 California |
|-------------------------|----------------|

LIME AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|--------------------------------|----------------|
| California Lithograph Co. | 418 Clay |
| Boqui Printing & Engraving Co. | 523 Clay |
| Britton & Rey. | 626 Commercial |
| Mutual Label & Litho Co. | 23 Main |
| Union Lithograph Co. | 326 Sansome |

LIVERY STABLES.

| | |
|---------------------|-----------|
| Kelly, Thos. & Son. | 1629 Pine |
| McCord, Alex. & Co. | 221 Mills |

LOAN OFFICES.

| | |
|------------------|------------|
| Oppenheim, J. S. | 664 Howard |
|------------------|------------|

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Albion Lumber Co. | Fifth & Hooper |
| Blyth & Trotter. | Spear & Mission |
| Casper Lumber Co. | 30 California |
| Doe, Chas. F. & Co. | 101 Howard |
| Dolbeer & Carson. | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Haywood, Franklin. | 18 California |
| Hibb, F. A. Co. | Santa Cruz |
| Hooper, C. A. & Co. | 204 Front |
| Jones, Richard C. & Co. | 739 Bryant |
| Meyer, Adolph. | 1510 Devisadero |
| Morrison Lumber Co. | 732 Brannan |
| Pope & Talbot. | 314 California |
| Renton, Holmes & Co. | 35 Stuart |
| Scott & Van Arsdale L. Co. | 5th & Brannan |
| S. F. Lumber Co. | Third & Berry |
| Simpson Lumber Co. | 22 Market |
| Truckee L. Co. of S. F. | 3 California |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 147 Spear |

MACARONI MANUFACTURERS.

| | |
|------------------------------|-------------|
| California Italian Paste Co. | 407 Jackson |
|------------------------------|-------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|-------------------|
| Brownell, Jas. S. | 132 Market |
| California Tool Works. | 143 Beale |
| Cyclops Iron Works. | 223 Main |
| Evans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert. | 108 Main |
| Martin Pipe & Foundry Co. | 33 New Montgomery |
| Messe & Gottfried Co. | 167 Fremont |
| Moore, Chas. C. & Co. | 51 First |
| Oriental Gas Engine Works. | 220 Polson |
| Pacific Tool & Supply Co. | 100 First |
| Parke & Lacy Co. | 21 Fremont |
| Ralston Iron Works. | 222 Howard |
| Tatum & Bowen. | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 241 First |
| Union Iron Works. | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|--------------------------------------|-------------|
| Eberhard Co. The Geo. F. | 12 Drumm |
| Hughson & Merton. | 105 Front |
| Marsh & Kidd. | 522 Market |
| Pacific Coast Manufacturers' Agency. | 509 Market |
| Prindle & Miller. | 16 Second |
| Robinson & Towart. | 226 Bush |
| Watson, W. S. | Flood Bldg. |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 5 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schrock, W. A. | 21 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|-----------------------------|----------------|
| Atkins, R. C. & Sons. | 123 Montgomery |
| Baumel, Fred J. | 1608 Market |
| Beamish, P. | 293 Montgomery |
| Berman, O. | 43 Ellis |
| Brenner-Ulman Co. The. | 17 Battery |
| Bullock & Jones Co. | 105 Montgomery |
| Carter & Kelly. | 7 Battery |
| Cluett, Peabody & Co. | 8 Battery |
| Goldstone Bros. | 21 Battery |
| Greenebaum, Well & Michels. | 17 Sansome |
| Hansen & Elrick. | Market & Third |
| Hart, M. | 400 Kearny |
| Lawson, J. L. & Co. | 353 Market |
| Meyers, J. C. | 4 Battery |
| Morgan Bros. | 229 Montgomery |
| Schoenfeld, Adolph. | 1334 Market |
| Webster, Jas. S. & Sons. | 622 Market |

MERCHANT TAILORS.

| | |
|---|----------------------|
| Bliss, Charles. | Claus Spreckels Bldg |
| Block & Georges. | 119 Sutter |
| Bork & Rosenberg. | 135 Stockton |
| Grewell, W. L. Co. | Crocker Bldg. |
| Lancaster & Co. | 302 Kearny |
| Lyons, Charles. | 721 Market |
| Pohelm, J. T. | 1110 Market |
| Reld, John. | 307 Market |
| Silver Dollar Tailoring & Repairing Co. | 1835 Fillmore |
| Williams Bros. | 111 Sutter |

METAL WORKS.

| | |
|----------------------------------|-------------|
| Flan, John Metal Works. | 313 Howard |
| New England Novelty & Metal Wks. | 116 Second |
| Pacific Metal Works. | 139 First |
| Pacific Sheet Metal Works. | 249 Mission |
| San Francisco Plating Works. | 733 Mission |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 432 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|--------------------|-----------------|
| Jersey Farm Co. | 851 Howard |
| Milbrae Company. | Ninth & Mission |
| S. F. Cream Depot. | 1329 Mission |
| Such & Nelson. | 1228 Polson |

MILLINERY.

| | |
|--------------------------|---------------|
| Coughlan, Jas. | 919 Market |
| Hinz & Landt. | 543 Market |
| Holm & Nathao. | 612 Market |
| Mueller, Anna Catherine. | 109 Grant Ave |
| Muller & Raas Co. | 731 Market |
| Spencer & Mittau. | 105 Market |
| Topf, R. L. & Co. | 545 Market |

MILLWRIGHTS.

| | |
|-----------------------|-------------|
| Dibert Bros. Mfg. Co. | 225 Mission |
|-----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Ergera, Chas. & Co. | 118 Eureka |
| Nt. Shasta Mineral Spring Co. | 6th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 63 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|----------------|
| Alaska Treadwell Gold Mining Co. | Millie Bldg |
| Bour, W. E. | 401 California |
| Bouvier, Alfred. | 324 Pine |

MISCELLANEOUS FIRMS.

| | |
|----------------|----------------|
| Buckman, A. E. | 503 California |
|----------------|----------------|

MUNICIPAL ENGINEERS.

| | |
|-----------------------|---------------------|
| Ridley, A. E. Brooke. | 598-99 Parrott Bldg |
|-----------------------|---------------------|

MUSH MANUFACTURERS.

| | |
|----------------|------------|
| Robbins, H. R. | 12 Halleck |
|----------------|------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtaz, Benj. & Son. | 20 O'Farrell |
| Helne, G. O. & Co. | 217 Geary |
| Hockett Bros. & Co. | 230 Post |
| Kohler & Chase. | 28 O'Farrell |
| Mauvals, The Zeno Music Co. | 769 Market |
| Mauzy, Byron. | 305 Post |
| Sherman, Clay & Co. | 139 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Burr, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Helmenan, H. M. | 109 Sansome |
|-----------------|-------------|

OILS.

| | |
|---------------------------------|---------------|
| Arctic Oil Works. | 30 California |
| Leonard & Ellis. | 418 Front |
| Standard Oil Co. | 421 Market |
| Weed, F. P., Sec'y Lion Oil Co. | 327 Market |

OPTICIANS.

| | |
|----------------------------|--------------|
| Berteloff Optical Co. | 16 Kearny |
| California Optical Co. | 317 Kearny |
| Hirsch-Beretta Optical Co. | 32 Grant Ave |
| Chinn & Kaiser. | 7 Kearny |
| Kahn, H. & Co. | 642 Market |

OSTER DEALERS.

| | |
|------------------------|---------------------|
| Darbee & Immel. | 30 Union Sq. Market |
| Morgan Oyster Co. The. | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|------------------------------|------------|
| Alaska Packers' Association. | 308 Market |
|------------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|--------------------|-------------|
| Sorocals Fruit Co. | 161 Sansome |
|--------------------|-------------|

PAINTS AND OILS.

| | |
|-----------------------|--------------|
| Pasa-Hueter Paint Co. | 46 Ellis |
| Fuller, W. F. & Co. | Pine & Front |
| Magner Bros. | 273 Front |
| Whittier-Coburn Co. | 20 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Brace, N. | 3038 Seventh |
| Dwyer, L. J. | 40 New Montgomery |
| Fraser, John P. | 3/4 Stockton |
| Gercke & Weber. | 177 Larkin |
| Rieneker, Chas. | 2725, 224 |
| Schnee, Gustave. | 302 Stockton |
| St. Denis, J. & Co. | 221 Sutter |
| Stader, C. | 3010 Castro |
| Stein, M. | 759 Market |
| Swan, J. S. | 717 Market |

PAPER BOXES.

| | |
|------------------------------|------------|
| Pacific Fold. P. B. Factory. | 14 Fremont |
|------------------------------|------------|

PAPER AND PAPER BAG MANUFACTURERS.

| | |
|------------------------|-------------|
| Crown Paper Co. | 707 Front |
| Union Bag & Paper Co. | 415 Clay |
| Union Pulp & Paper Co. | 427 Sansome |

PAPER PATTERNS.

| | |
|------------------------------------|----------|
| Butterick Publishing Co. Ltd. The. | 210 Post |
|------------------------------------|----------|

PHARMACEUTICAL PREPARATIONS.

| |
|--------------------------|
| California Fig Syrup Co. |
|--------------------------|

| | |
|------------------------|--------------------|
| Law, Hartland..... | 2304 Van Ness Ave |
| Mackay, John W..... | 7 Nevada Block |
| Mackay, J. L..... | Mountain View, Cal |
| Marye, Geo. T. Jr..... | 234 Montgomery |
| Modera, Arthur..... | 16 Nevada Block |
| Shields Estate Co..... | 231 Bush |
| Wells, W. H..... | Mills Bldg |

PUMPING MACHINERY.

| | |
|-------------------------------------|-----------|
| Dow, Geo. E. Pumping Engine Co..... | 119 First |
|-------------------------------------|-----------|

RABBITIES.

| | |
|--------------------|-------------|
| Bentham, W. C..... | 1832 Market |
|--------------------|-------------|

REAL ESTATE DEALERS.

| | |
|-------------------------------------|--------------------------|
| Ashon & Gardner..... | 411 Montgomery |
| Babin, Landry C..... | 413 Kearny |
| Baldwin & Howell..... | 10 Montgomery |
| Baldwin, O. D. & Son..... | 22 Montgomery |
| Breese, C. L. & Co..... | 412 Pine |
| Buckingham, A. B..... | 26 Montgomery |
| Burbank & Mareh Co..... | 20 Montgomery |
| Center & Spader..... | 11 Montgomery |
| Crim, W. H. & Co..... | 118 Montgomery |
| Davis, Alfred E..... | 230 Montgomery |
| Easton, Eldridge & Co..... | 638 Market |
| Ellison, Sandersee & Co..... | 238 Montgomery |
| Gleason, William, Trustee..... | 120 Phelps Bldg |
| Hendrickson, William & Co..... | 614 Claus Spreckels Bldg |
| Heyman, Jacob & Son..... | 117 Sutter |
| Hahn, F. A. Co..... | Santa Cruz |
| Hooker & Lent..... | 14 Post |
| Madison & Burke..... | 626 Market |
| Magee, Theo. & Sons..... | 359 Washington |
| McAfee Bros..... | 108 Montgomery |
| McElroy, R. D..... | 4 Phelps Bldg |
| Oliver, B. P..... | 114 Montgomery |
| Patterson, Geo. W. H. & Co..... | 1008 Market |
| Pfior, John..... | 403 Pine |
| Rich, A. J. & Co..... | 112 Montgomery |
| Schlesinger, Nathan..... | 304 Montgomery |
| Shelton, H. C. & Co..... | 210 Montgomery |
| Smith, Julien..... | 420 Montgomery |
| Strassburger, I. & Co..... | 340 Pine |
| Thibault, Geo. A. Co..... | Green View |
| Umhoe, G. H. & Co..... | 14 Montgomery |
| Von Rhein Real Estate Co., Inc..... | 513 California |

RECREATION GROUNDS.

| | |
|----------------|------------------|
| Herman, R..... | Harbor View Park |
|----------------|------------------|

REFINERS.

| | |
|--------------------------------|----------------|
| Selby Smelting & Lead Wks..... | 416 Montgomery |
|--------------------------------|----------------|

RESTAURANTS.

| | |
|-----------------------------|-----------------------|
| Bay State Restaurant..... | 29 Stockton |
| Berger, John..... | 332 Pine |
| Bianco & Brun..... | N.E. cor. Eddy |
| Christensen, M. A. Co..... | 26 Fifth |
| Collins & Wheeland..... | 329 Montgomery |
| Cuenin, L..... | 531 Clay |
| Detjen & Mengel..... | 35 Market |
| Fischer, E. A..... | 122 O'Farrell |
| Gallardo & Juranitz..... | 205 Kearny |
| Gutzelt & Malfanti..... | 110 O'Farrell |
| Johnson Restaurant Co..... | 28 Montgomery |
| Kennedy, J. Graff & Co..... | 223 Geary |
| Larson, C. F..... | 16 Eddy |
| Krone, F. W..... | 35 Geary |
| Malson Riche..... | 104 Grant Ave |
| Page & Felch..... | Turk & Mason |
| Peterson, P..... | 623 Kearny |
| Pouchan & Schlatter..... | 33 O'Farrell |
| Priet, P. & Co..... | Geary & Stockton |
| Sartori & Fentha..... | 30 O'Farrell & Market |
| Schwartz & Both..... | O'Farrell & Market |
| Swale, Frank A..... | 213 Sutter |
| Techau, R. J..... | Mason, near Ellis |
| Westerville, P. & Co..... | 1035 Market |
| Wicker & Hermansen..... | Market & Park Ave |
| Young, H. H..... | 228 Kearny |
| Zinkend, Chas. A..... | 927 Market |

RUBBER GOODS.

| | |
|-------------------------------------|------------|
| Boat, Wov. Hose & Rubber Co..... | 14 Fremont |
| Goodyear Rubber Co..... | 577 Market |
| G. P. and Rubber Mfg. Co., The..... | 30 Fremont |
| Morgan & Wright..... | 305 Larkin |
| N. Y. Hettin & Packing Co..... | 509 Market |
| Whuslow, C. R. & Co..... | 44 Second |

SAFES.

| | |
|-------------------------------|----------------|
| Hall's Safe & Lock Works..... | 609 Market |
| Hermann Safe Co..... | 417 Sacramento |
| Parcells, C. B..... | 216 California |

SALT DEALERS.

| | |
|-------------------------|----------------|
| Barton, B. F. & Co..... | 212 Sacramento |
|-------------------------|----------------|

SAW WORKS.

| | |
|---------------------------|-------------|
| California Saw Works..... | 210 Mission |
| Simonds Saw Co..... | 33 Market |

SCHOOL AND KINDERGARTEN SUPPLIES.

| | |
|-------------------------|----------------|
| Bradley, Milton Co..... | 122 McAllister |
|-------------------------|----------------|

SCOTCH TWEEDS.

| | |
|-----------------|------------|
| Craig Bros..... | 120 Sutter |
|-----------------|------------|

SCREENING AND TRANSPORTATION OF COAL.

| | |
|------------------------------------|---------|
| Excelsior Coal & Screening Co..... | 5 Spear |
|------------------------------------|---------|

SCREEN WORKS.

| | |
|--------------------|-----------|
| Quick, John W..... | 221 First |
|--------------------|-----------|

SEARCHERS OF RECORDS.

| | |
|-----------------------|----------------|
| Shinson & Millar..... | 413 Montgomery |
|-----------------------|----------------|

SECY. ACADEMY OF SCIENCES.

| | |
|--------------------|--------------------------|
| Rixford, G. P..... | Academy of Sciences Bldg |
|--------------------|--------------------------|

SECY MERCHANTS' ASSOCIATION.

| | |
|-----------------------|------------|
| Fraud, J. Rich'd..... | Mills Bldg |
|-----------------------|------------|

SEEDS AND GRAIN.

| | |
|-------------------|-------------|
| Howen, E. J..... | 515 Sansome |
| Hillens, F..... | 209 Davis |
| Kroyer, Paul..... | 206 Clay |

SEEDS AND PRODUCE.

| | |
|-----------------------------|-----------|
| Volkman, Chas. M. & Co..... | 401 Front |
|-----------------------------|-----------|

SEWER PIPE AND TERRA COTTA.

| | |
|--|-------------|
| Clark, N. & Sons..... | 17 Spear |
| Gladding, McBean & Co..... | 1354 Market |
| Stelger Terra Cotta & Pottery Works..... | 1556 Market |

SEWING MACHINES.

| | |
|--|-------------|
| Evans, J. W..... | 1021 Market |
| Singer Mfg. Co..... | 22 Post |
| White Sewing Machine Co..... | 300 Post |
| Willcox & Gibbs Sewing Machine Co..... | 334 Post |

SHEET IRON AND PIPES.

| | |
|--------------------------|------------|
| Smith, Francis & Co..... | 46 Fremont |
|--------------------------|------------|

SHIP BUILDERS.

| | |
|----------------------------|---------------|
| Hay & Wright..... | 36 Stuart |
| Turner, Matthew..... | 40 California |
| Whelan, John A. & Bro..... | 201 Spear |

SHIP CHANDLERS.

| | |
|---------------------------|-----------|
| Foard, L..... | 11 Market |
| Josselyn, G. M. & Co..... | 33 Market |
| Lewis, Anderson & Co..... | 24 East |

SHIPPING AND COMMISSION.

| | |
|--|-----------------------|
| Chapman, W. H..... | 133 California |
| Belius & Co..... | 209 Safe Deposit Bldg |
| Dickmann & Co..... | 421 Market |
| Grace, W. R. & Co., N.E. cor. Cal. & Battery | |
| Johnson-Locke Mercantile Co..... | 23 Front |
| Krusden, C. N. & Co..... | 123 Davis |
| Lund, Henry & Co..... | 214 California |
| Marcus, Geo. & Co..... | 232 California |
| Mitsui & Co..... | 415 Safe Deposit Bldg |
| McNear, G. W..... | 326 California |
| Meyer, Wilson & Co..... | 210 Battery |
| Newhall, H. M. & Co..... | 309 Sansome |
| Otis, McAllister & Co..... | 109 California |
| Parrott & Co..... | 306 California |
| Pike, Chas. W. & Co..... | 124 California |
| Piket, J. & Co..... | 504 Jackson |
| Rosenbaum Bros..... | 204 Front |
| Spreckels, J. D. Bros. & Co..... | 327 Market |
| Uriebs, J. F..... | 122 Clay |
| Williams, Dimond & Co..... | 202 Market |

SHIPSMITHS.

| | |
|----------------------------|-----------|
| Christoffersen & Tway..... | 420 Beale |
|----------------------------|-----------|

SHIRT MANUFACTURERS.

| | |
|--|------------|
| Ide Geo. P. & Co..... | 526 Market |
| Lautermilch, The L. Shirt Mfg. Co..... | 323 Bush |

SILK MANUFACTURERS.

| | |
|-------------------------|------------|
| Carlson-Currier Co..... | 8 Sutter |
| Nonotuck Silk Co..... | 635 Market |

SMOKERS' ARTICLES.

| | |
|----------------------------|------------|
| Heininger, C. P. & Co..... | 533 Market |
|----------------------------|------------|

SOAP & TALLOW MANUFACTURERS.

| | |
|-------------------------|-------------------------|
| Fischbeck & Gloatz..... | 307 Sacramento |
| Lille, Charles..... | N.W. cor. Bay & Webster |
| Newell & Bro..... | 217 Davis |

SODA WATER APPARATUS.

| | |
|----------------------|--------------|
| Becht, O. J. Co..... | 304 Stockton |
|----------------------|--------------|

SODA WATER MANUFACTURERS.

| | |
|----------------------------|-----------------|
| Belfast Ginger Ale Co..... | Union & Octavia |
|----------------------------|-----------------|

SPICES AND FLAVORING EXTRACTS.

| | |
|------------------------|-----------|
| Rieger, Paul & Co..... | 611 Front |
|------------------------|-----------|

STAMP DEALERS.

| | |
|--------------------------|--------------|
| Makins & Co..... | 506 Market |
| Sellschopp, W. & Co..... | 118 Stockton |

STARCH MANUFACTURERS.

| | |
|------------------------|---------|
| Everding, J. & Co..... | 48 Clay |
|------------------------|---------|

STATIONERS AND PAPER DEALERS.

| | |
|-----------------------------|----------------|
| Blake, Moffitt & Towne..... | 55 First |
| Honestell & Co..... | 401 Sansome |
| Procter, H. S. Co..... | 215 Bush |
| Bridge Stationery Co..... | 123 Grant Ave |
| Heinemann, Milton..... | 112 Montgomery |
| Le Conte Bros..... | 533 Market |
| Zellerbach, A. & Sons..... | 418 Sansome |

STATISTICIAN AND ECONOMIST.

| | |
|------------------------|-----------|
| McCarthy, Louis P..... | 2524 Clay |
|------------------------|-----------|

STEAMSHIP AND TRANSPORTATION COMPANIES.

| | |
|---|------------------|
| Furaz, J. F. & Co..... | 5 Montgomery Ave |
| International Nav. Co..... | 30 Montgomery |
| Occidental & Oriental Steamship Co..... | 421 Market |
| Pacific Coast Steamship Co..... | 19 Market |
| Pacific Mail Steamship Co..... | 421 Market |
| Peterson James P..... | 56 Stuart |
| Toyo Kisen Kaisha..... | 421 Market |

STEVEDORES.

| | |
|---------------------------|-------------|
| Eschen & Minor..... | 8 Mission |
| Freese, A. C..... | 55 Mission |
| Levensalter, J. G..... | 44 Mission |
| Mindes, Stewart & Co..... | 514 Battery |
| Wordside, A. & Co..... | 22 Halleck |

STORE AND OFFICE FIXTURES.

| | |
|--------------------|-----------------|
| Stimmon, John..... | 348 Phelan Bldg |
|--------------------|-----------------|

STOVE AND IRON FOUNDRIES.

| | |
|---------------------|----------|
| Stelger & Kerr..... | 350 Main |
|---------------------|----------|

STOVES AND RANGES.

| | |
|----------------------|------------|
| Schleck, John C..... | 13 Bluxome |
|----------------------|------------|

SUGAR.

| | |
|-----------------------------|------------|
| Hawaiian Com. Sugar Co..... | 421 Market |
|-----------------------------|------------|

SURGICAL INSTRUMENTS.

| | |
|------------------------------|------------|
| Folkers, J. H. A. & Bro..... | 815 Market |
| Hoppe & Robinson..... | 404 Sutter |

SURVEYING INSTRUMENTS.

| | |
|-------------------|----------------|
| Lietz, A. Co..... | 422 Sacramento |
|-------------------|----------------|

SYRUPS.

| | |
|-----------------------------|------------------|
| Long Syrup Refining Co..... | Eighth & Brannan |
| Pacific Coast Syrup Co..... | 713 Sansome |

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

| | |
|----------------------------|-----------------|
| Baumgarten, J. & Co..... | 7 Montgomery |
| Dynas, Jos. & Co..... | 1055 Mission |
| Ford, C. W. R. & Co..... | 116 Sutter |
| Gallagher, P. H. & Co..... | 809 Market |
| Reles Bros. & Co..... | 24 Sutter |
| Stelo, Simon & Co..... | Second & Market |

TAILOR TO TRADE.

| | |
|-------------------|-------------|
| Hillp, Henry..... | 102 Battery |
|-------------------|-------------|

TANNERS.

| | |
|----------------------------------|----------------------|
| Eagle Tannery..... | 25th & San Bruno Ave |
| Legallat-Hellwig Tanning Co..... | 401 Front |
| Norton Tanning Co..... | 312 Clay |
| Struven & Birgle..... | 1509 San Bruno Ave |

TANNING EXTRACTS.

| | |
|------------------------------------|----------------|
| California Tanning Extract Co..... | 218 California |
|------------------------------------|----------------|

TEAS, COFFEES AND SPICES.

| | |
|---------------------------------|--------------------|
| Brandenstein, M. J. & Co..... | 118 Market |
| Burnetter, Henry W..... | 1143 Market |
| Castle Bros..... | Davis & Sacramento |
| Caswell, Geo. W. & Co..... | 414 Sacramento |
| Columbia Coffee & Spice Co..... | 112 Front |
| Folger, J. A. & Co..... | 104 California |
| Gultard Mfg. Co..... | 118 Front |
| Hills Bros..... | 128 Market |
| Hollman, Henry..... | 2805 Mission |
| Jones-Paddock & Co..... | 52 Market |
| Lievre, Fricke & Co..... | 26 Fremont |
| Schilling, A. & Co..... | 108 Market |
| Thierbach, Chas. F. & Co..... | 306 Battery |
| Tyler, S. H. & Son..... | 310 Front |

TELEPHONE AND TELEGRAPH COMPANIES.

| | |
|--|----------|
| Pacific States Telephone and Telegraph Co., The..... | 216 Bush |
| Weibe, E. P. Supt. Am. Dist. Telegraph Co..... | |

TENTS AND AWNINGS.

| | |
|-------------------------|----------------|
| Ames & Harris, Inc..... | 100 Sacramento |
| Neville & Co..... | 31 California |
| Thoms, F..... | 1133 Mission |

THEATRES.

| | |
|------------------------------|--------------------|
| Belasco, Fred..... | Alcazar Theatre |
| Friedlander, S. H. & Co..... | California Theatre |
| Walter Orpheum Co..... | 113 O'Farrell |

TINNERS' & PLUMBERS' SUPPLIES.

| | |
|----------------------|----------|
| Tay, Geo. H. Co..... | 49 First |
|----------------------|----------|

TITLE INSURANCE.

| | |
|--------------------------------------|------------|
| California Title Ins. and T. Co..... | Mills Bldg |
|--------------------------------------|------------|

TOWEL COMPANIES.

| | |
|----------------------------------|------------|
| Mercantile T. & L. Co..... | 251 Jessie |
| S. F. Towel Co., The..... | |
| SW cor. New Montgomery & Mission | |

TRANSFER COMPANIES.

| | |
|---------------------------------|--------------|
| Morton Special Delivery Co..... | 408 Taylor |
| Pacific Transfer Co..... | 20 Sutter |
| People's Express Co..... | 20 Market |
| River Express Co..... | 20 Spear |
| Wells Fargo & Co's Exp..... | 20 & Mission |

TRUNKS.

| | |
|---------------------------|-----------|
| Hirschfelder & Meany..... | 14 Sutter |
|---------------------------|-----------|

TRUSSES AND ELECTRIC BELTS.

| | |
|---------------------------------------|-------------|
| Pacific Electric Belt & Truss Co..... | 1170 Market |
|---------------------------------------|-------------|

TURKISH BATHS.

| | |
|--------------------------|--------------|
| Burns, Edw. F..... | 11 Grant Ave |
| Lindstrom & Johnson..... | 415 Sutter |
| Greenhood, L. H..... | 222 Post |

TYPEWRITERS AND SUPPLIES.

| | |
|------------------------------------|----------------|
| Alexander, L. M. & Co..... | 110 Montgomery |
| Bannan's Typewriter Exchange..... | 307 Montgomery |
| Bornemann, Geo. C. & Co..... | 117 Sutter |
| Standard Typewriter Ex..... | 207 Montgomery |
| United Typewriter & Supply Co..... | 327 Montgomery |
| Wyckoff, Scramans & Benedict..... | 211 Montgomery |

UNDERTAKERS.

| | |
|------------------------------|--------------------|
| Godreau, J. S..... | 305 Montgomery Ave |
| G. State Undertaking Co..... | 2429 Mission |
| Gray, N. & Co..... | 641 Sacramento |
| Hagso, James..... | 445 Valencia |

| | |
|--------------------------------------|---------------|
| Halsted & Co..... | 916 Mission |
| Mason, H. F..... | 317 Mission |
| McMenomy, Jas. & Son..... | 1067 Mission |
| United Undertakers' Association..... | 27 Fifth |
| Valente, Marini & Co..... | 1524 Stockton |

UNIFORMS AND REGALIA.

| | |
|------------------------------------|--------------------|
| Pasquale, B. & Sons..... | Sutter & Grant Ave |
| Pettibone Bros. Mfg. Co., The..... | 1 Eddy |

VINEGAR MANUFACTURERS.

| | |
|-------------------------------|-------------|
| Consumers' Y. & V. Works..... | 404 Battery |
|-------------------------------|-------------|

WAGON & CARRIAGE MATERIALS.

| | |
|--------------------|---------|
| Holt Bros. Co..... | 30 Main |
|--------------------|---------|

WALL PAPER AND MOLDINGS.

| | |
|------------------------|-------------|
| Clark, G. W. & Co..... | 555 Market |
| Nichols & McKenna..... | 1466 Market |
| Quadt, John..... | 1614 Market |
| Uhl Bros..... | 555 Market |

WAREHOUSES.

| | |
|--------------------------------------|------------------|
| Danforth Warehouse Co., Inc..... | 723 Battery |
| Grangers' Warehouse Association..... | 809 California |
| Hallett Warehouse Co., The..... | 206 California |
| Lemman Bros..... | Townsend & Japan |
| Searle Warehouse Co., Charles..... | 41 First |

WELL BORERS.

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MERCHANTS' ASSOCIATION

REVIEW



Published Monthly by the Board of Directors

VOL. 5.

SAN FRANCISCO, CAL., DECEMBER, 1900.

No. 52.

ANNUAL BANQUET OF THE MERCHANTS' ASSOCIATION

Of San Francisco, at the Palace Hotel, Wednesday Evening, December 5, 1900.

Addresses by F. W. Dohrmann, Kendric Charles Babcock, Frank J. Symmes, Henry Weinstock and Edward A. Ross.

Interesting and Instructive Discussion Upon the Important Subject of "Municipal Ownership and Operation of Public Utilities."

THE Annual Dinner of the Merchants' Association was in every respect a notable success. The attendance was unusually large. Covers were laid for 465 guests, which is the utmost limit to the accommodations of the largest dining-room in the Palace Hotel. The Association thus holds the record for the largest banquets ever given on the Pacific Coast. The Directors deeply regret the necessity of being obliged to decline the acceptance of a number of additional members who desired to attend. We hope next year to be able to provide accommodations for all who may wish to be present. In order that those who did not attend may read the complete addresses and that the valuable arguments and data may be preserved for reference, the REVIEW presents in this number all the addresses in full. Additional copies of this issue will be cheerfully furnished upon application. The subject for discussion was "Municipal Ownership and Operation of Public Utilities." Prof. Kendric Charles Babcock, of the University of California, and Prof. Edward A. Ross, formerly of Stanford University, presented their views from an academic standpoint, and Frank J. Symmes, Esq., a Director, and Col. Henry Weinstock, a member, of the Merchants' Association, presented the practical phases of the question. The subject was handled in an able and thorough manner. The speeches were eloquent and instructive. The vast audience was deeply appreciative and at times enthusiastic in applause.

Seated at the speaker's table, on either side of President F. W. Dohrmann, were Mayor James D. Phelan, Col. Claus Spreckels, President Benjamin Ide Wheeler, President David Starr Jordan, Dr. D. W. Montgomery, Prof. Kendric C. Babcock, Prof. Edward A. Ross, Col. Henry Weinstock, and Director Frank J. Symmes. The Directors and former Directors of the Association were distributed among the guests throughout the dining-room. Owing to the limited accommodations, it was not possible to invite the heads of all the departments of the city government, but the City Fathers and the Board of Public Works, as well as the Civil Service Commissioners, were present. A complete list of all the members and guests who attended the banquet is published in this number of the REVIEW.

ADDRESS OF F. W. DOHRMANN

President of the Merchants' Association.

GENERAL WELCOME AND INTRODUCTION.

Honored Guests, Fellow Members of the Merchants' Association: On behalf of your directors and officers, it is my privilege to greet you and bid you welcome to the unpretentious feast of which you have partaken, and to the intellectual treat which we hope is in store for you after I am done.

You, the present 400 of our 1,200 members, I take it, are partly here to testify by your presence your satisfaction with the modest services of your Board during the past year.

And that you are here to pledge your support to the measures contemplated for the future improvements of our city and to pledge your loyalty to our Association, which without fear or favor has only the welfare of our citizens and the prosperity of our community as its aim, and good citizenship as its banner.

This shall lead us on till San Francisco is the most prosperous, most attractive and most ideal city of all the lovely cities in our beloved land.

Then, and not till then, will the mission of the Merchants' Association be fulfilled—then, and not till then, should its existence cease.

RETROSPECTIVE.

Macaulay says, "That is the best government which desires to make people happy and knows how to make them happy."

In this spirit the Merchants' Association prepared to meet and improve the municipal conditions of San Francisco as it found them. I would be glad, had I the time, to tell you of that which is accomplished, which, comparatively speaking, is after all but little, and that which it is our aim to do, or to assist in, which is very much more.

TEXAS SUFFERERS.

Let me mention, however, one of the services rendered by our Association which ended but yesterday, to place at the disposal of the Committee for the Texas

Sufferers, the services of our office and to defray the expenses with the collections so that every cent of money collected by the committee with that collected throughout the State by others, amounting to \$55,000, could be sent in full on its mission of mercy.

CIVIC SPIRIT—CLAUS SPRECKELS.

Perhaps the greatest mission of the Merchants' Association is to cultivate civic pride, civic hope and civic patriotism and to acknowledge, appreciate and encourage deeds which give form, beauty and emphasis to this spirit.

We, therefore, honor our public benefactors:

Sharon for the Children's Play Grounds.

Huntington, for the Water Fall on Strawberry Hill.

Miles Sweeney, for the Coliseum which crowns Strawberry Hill.

Charles Crocker, for the Conservatory in the Park, given twice, because once destroyed by fire.

Mervin Donahue, for leaving the means for erecting a fountain.

Mayor Phelan, for making available the Donahue bequest and for his gifts, which beautify our park and streets, and we join our guests from the universities for honoring Mrs. Stanford and Mrs. Hearst for their

beneficence, and others whose names do not come to me at this moment, for their gifts of previous years.

During the past year we were delighted to express in a formal and lasting manner in the name of our Association, thanks for the last gift of which this community was the recipient, and we ask you now to approve and confirm the sentiment expressed by your Board on that occasion, the deep, lasting and sincere thanks of the entire state for that magnificent Temple of Music presented to our Park by our fellow member and our foremost citizen, Claus Spreckels.

CO-OPERATION.

I wish to express our thanks to sister organizations, to the press and to our members for their co-operation in the efforts of your Board, and I wish to say that while your Board in turn has ever put

"Measures above Man,"

we have always considered it our duty to co-operate with our public officials who were from time to time in power. We have never found fault without full and fair investigation. We have never failed to appreciate and give credit to those who served the city well; and we in turn have generally received courtesy and consideration, even if we did not always have our way.

And so we have to-day invited part of our city government to be with us and consider with us the question of the evening for the city's benefit, only regretting that, as you who are here will readily understand, we could not have all the members of our city government with us for this purpose to-night.

We would that all our sister societies, our newspapers and our citizens would join us in this spirit on all public occasions, and that we would all rise to a higher standard than self interest, or even the highest point of political partisanship when the welfare and prosperity of our city is in question and under consideration.

OUR CHARTER HAS BEEN PUT IN OPERATION THIS YEAR.

It is yet too early to judge it fairly—some errors and shortcomings have already become apparent—many others must appear. It could not be otherwise, but as we better understand it we also recognize its vast superiority over the past conglomeration of uncertain and pernicious laws previously prevailing.

Time does not permit to discuss the Charter to-night. Years must elapse before it can have had a sufficient trial to judge it fairly. Until then let me advise

DO NOT BE HASTY TO CONDEMN IT if expected results are not forthcoming as quickly as expected. You know what it means to organize a business under most favorable circumstances, you should therefore readily understand and appreciate the difficulties of those who are honestly endeavoring to do their duty under the Charter, but have many obstacles to overcome and much to learn and much to contend with.

DO NOT LET US HURRY TO AMEND IT, for this can only be done every two years and should therefore be done not hastily but after the most careful deliberation.

CIVIL SERVICE.

Permit just a few words upon this part of the Charter. The Merchants' Association believes that

City Government is business, not politics,

Civil Service is the basis of civic progress, and for this reason the Merchants insisted that Civil Service become an integral part of the Charter and with it gave the Charter their support and thereby its existence.

Civil Service is now slowly, carefully and very gradually being introduced into our city government. This has not been done without some errors of judgment, which are freely confessed and benefitted by, but let me assure you it has been done with integrity, devotion and sincere efforts to carry out its intentions.

It was, however, well known and could hardly have been otherwise, that many obstacles and objections would be placed in its way and that some legal difficulties would arise. It is our aim to help to overcome them and not to rest, so that while there are now about 300 employes in the City Hall under Civil Service system, before long every clerk or subordinate employe will be there under the merit system, safe in his position so long as he fills it well and without obligation to pay tribute to bosses or to have his place taken away from him in favor of others who have to be politically rewarded.

THE SUBJECT OF THE EVENING.

At our last annual dinner we discussed with the Presidents and representatives of our great Universities, the plans for a Commercial College and Commercial Museum, now well under way.

To-night we will discuss a question of very great importance to all citizens, namely the "Ownership and Maintenance of Public Utilities by the Municipality."

In order to have theoretical as well as practical

ADDRESS OF PROF. KENDRIC C. BABCOCK

Professor of History and Political Science in the University of California.

Gentlemen of the Merchants' Association:

The discussion of municipal ownership long since passed from the realm of theory into the realm of facts; it is no longer an academic matter, but a practical one, a question of administration, of engineering, of finance. For more than half a century there has been in this country successful municipal ownership of water works, and, for a shorter time, of gas, electric light, and transportation works. Out of the fifty greatest cities of the United States, forty one at the present time own their own water works. The famous Croton System of New York City is the most striking example, as it is one of the oldest.

PASSED THE EXPERIMENTAL STAGE.

It may be taken for granted that the municipal ownership of water works at least has passed beyond the experimental stage. With all the political corruption, extravagance and mismanagement from which New York has suffered, the Croton System has not escaped; but probably few disinterested persons in the metropolis would think of going back to private ownership, or of surrendering to a corporation any of the rights now enjoyed. The great outcry against the Ramapo Contract is excellent evidence of this. In dealing with the great vital problem of how to supply our cities with pure water, the almost universal tendency of the last ten years has been to construction or acquisition of works by the municipality. In the adequacy and quality of the water supply the differential of advantage has steadily grown on the side of public ownership. Careful investigations covering the whole of New York State in 1892 showed that in the per capita consumption, in the per capita cost of the plant, and in the per capita cost of maintenance, the public plants were distinctly ahead of those owned by private companies. No important city which has fairly tried municipal ownership of its water system, with the single exception of New Orleans, has in recent years gone back to the system under private control. No city contemplating a new system will be likely to confer a franchise on a private company.

A QUESTION OF APPLICATION.

Municipal ownership in several forms then, but particularly municipal water-supply, is already here, and it is here to stay. The question, therefore, must take a distinctly different form from a discussion of principles alone. It becomes a question of extent of application. How far can the principle of public ownership be successfully and advantageously applied

advice on this question, we have again asked the great Institutions of Learning, which are now entering every field of activity, to request some of their Faculty to address us to-night.

This request was readily granted by President Wheeler of the University of California and President Jordan of Stanford with the distinct understanding, however, that each Professor only presents his own views and that this discussion is in no sense a debate between the Universities, an understanding which I wish to emphasize in view of the fact that one of the Professors has, since this selection was made, ceased to be a member of the University from which we asked him to be here to-night.

And now, without further comment on my part, I will leave the subject to be discussed to the abler speakers, and have great pleasure in introducing to you for the purpose of presenting the reasons in favor of Municipal Ownership from an academic standpoint, Professor of History and Political Science at the University of California, Mr. Kendric Charles Babcock.

to enterprises which have hitherto been generally classed as semi-public, such, for example, as the peculiarly municipal enterprises for the supply of gas, electricity, telephones, transportation, docks, etc? How far can the European undertakings serve as a model for American cities where the conditions are often so very different? It must be admitted that the scope of municipal ownership is very much wider in England and on the continent than it is, or is likely to be, in the United States, and that we shall not keep pace with Europe in progress in municipalization. There it extends to tenements, wash-houses, pawnshops, public halls, etc., and in Glasgow to the ownership of gas-stoves, which, in the interests of public health and economy, are rented out to the consumers of gas supplied by the municipality. Such extreme forms of public ownership savor too much of socialism—whatever that may mean to the individual citizen—to suit the American mind.

TWO ALTERNATIVES OPEN.

But whatever the future has in store, any return to the intolerable conditions of the past is at once impossible and inconceivable. The old-fashioned free-gift charters, without limit of time, without prescribed payments in return for privileges, without reservation of rights of supervision or regulation of capitalization or rates to be charged,—these are already medieval in their character. Any city council so far gone in idleness or corruption as to grant such a charter now would be quite likely to feel some more forcible evidence of popular disapproval than could be furnished at the next election. From the heritage of extortionate rates and other grave abuses of monopolistic privileges there must be escape. Students of municipal government, experts in administration, and business men of large affairs agree that only one of two alternatives is open to the progressive city of to-day. It must devise some means of real, effectual municipal control, or it must adopt some form of municipal ownership, either with or without municipal operation or management. Whatever the form of control, it must apply to old and new corporations alike. There must be regulation of rates to be charged, prevention of over capitalization, and watering of stock, and publicity of accounts. No matter what the agency, whether city council or board, or state commission, these are the things it must do to justify its existence. Numerous attempts have been made in these directions, and the results have a bearing upon the problem under discussion.

A MASS OF INFORMATION.

One of the first requisites for council or board exercising the control described,—such a board for example as the Massachusetts Board of Gas Commissioners,—is a great mass of information. Before it can act fairly, it must know concerning the system under investigation, all the multitudinous details of cost of construction or duplication, cost of repairs and renewals, and the cost of materials. It must know the wages and salaries paid, the cost of operation, and delivery at faucet or lamp, or burner. It must know, too, the relation of the service for the city to the service for the citizen. When this knowledge has been obtained, when it has been settled in shrewd heads and in honest hearts, when it has been complemented by the grant of power to coerce the corporations investigated, the difficulty is by no means solved. Will the knowledge and power be used? Will proper conditions be imposed on new grants? Will old corporations be compelled to reduce exorbitant charges to those charges which will give a reasonable rate of profit instead of fifty per cent, or even one hundred per cent, on the original investment? So far as applicants for new franchises are concerned, the commissions have worked fairly well; so too in the regulation of the comparatively simple systems of the smaller cities, as is the case in Massachusetts, where the State Gas Commission has worked with fair satisfaction in this particular. But in dealing with old corporations whose capitalization seems to have a suspicious superfluity of ciphers, corporations which have long been unrestrained in their operations, which have the prestige of success in staving off, mystifying, or purchasing committees and councils, such boards, whether of state or of municipal origin, have failed lamentably and steadily. The attorneys and experts of the great private monopoly, who knows facts and conditions and will not tell, have very great advantages over a committee or its lawyers, who do not know, but who are trying to find out. Thus far the talent employed by the corporations has almost invariably been vastly superior to the talent of any committee or city agent or lawyer. It is only rarely that the mighty determination and energy of a man like Mayor Pingree of Detroit or Mayor Hayes of Baltimore can be brought to the help of a city against the entrenched corporations. Judgment based on American attempts at effective control of the public-service corporations of our great cities must be that municipal control has failed to meet any reasonable expectation.

CORPORATION METHODS.

The corporations should not be blamed too severely. They are simply doing business for the largest profits. They have grown up under conditions conducive to very large legitimate returns, not to mention those of a more questionable nature. They have grown in strength much more rapidly than even the wisest and most practical student of government could foresee and provide for. They have steadily made themselves stronger at the expense of the municipality, too often taking to themselves friends of the mammon of unrighteousness. For these corporations, it is still true that possession is nine points of the law, with self-possession as the tenth. Of course, not every public service corporation is making criminal or exorbitant profits on real or watered stock; not every one has resorted to corruption of councils and commissions; not every one has falsified reports to committees; not every one has had to go beyond bluffing and intimidation. But it is a safe assumption that there is hardly a single one in the whole long list of these monopolistic corporations which has not felt obliged, in self-defense or for more or less improper advantage, to use one or all of those questionable methods. The corporations have thus triumphed, and in addition to maintaining a hold, have sometimes succeeded, as in the case of the Philadelphia Gas Works, in gaining

control of a plant which the city has operated, by political methods, to be sure, for many years.

FAILURE TO CONTROL.

The most striking illustrations of this failure to control are to be found in the diverse rates charged for gas and lighting under substantially similar circumstances. Take cities like Philadelphia, New York, and Cleveland. By location, size, and cost of coal, it would be reasonable to expect that with fair capitalization, equally good security, and approximately equal burdens of taxation, the rates would be nearly the same. But what are the facts? New York pays for its gas \$1.25 per thousand, Philadelphia pays 90c per thousand for a period of ten years, with a reduction to 75c in 1917, Cleveland pays 80c, of which 5c goes into the city treasury. In all of these cases it has been made clear by the sworn testimony of officials of the gas companies that a rate of 80c per thousand to the consumer would probably net six per cent on the investment. For arc lights in 1894, Boston paid \$139 per year, Philadelphia \$160, Pittsburgh, in the heart of the coal region, \$195, St. Louis \$75. In 1898 Boston paid \$128, New York \$146, Pittsburgh \$96, St. Louis \$75. Probably all of these companies would have netted more than six per cent at a rate of \$80. Similarly there is a plain indication of failure of proper regulation and control in the general maintenance of a straight five cent fare on the street railroads, regardless of the location of the city, whether in the snowy north, in the mild south, or in the "Land of Sunshine," whether near coal or far from it, regardless also of the motive power and of the differing conditions of transfer. In illustration of this, in Buffalo on an average fare of 3.6 cents, Detroit of 3.3 cents, and Toronto of 4.2 cents, the companies make a good profit. Probably with few exceptions, an average 3-cent fare—perhaps 2½ cents—would make a six per cent net return on the cost of duplication of the plant in any city of 200,000 in the United States. Even this rate of fare would be higher than the present average fare on the whole traffic of London, Vienna, Liverpool, Glasgow and Budapest.

GAS AND ELECTRIC LIGHT.

The rates for gas and electric light are, indeed, much lower than they were ten or fifteen years ago. Improvements in methods of manufacture have been supplemented by strong public pressure. But the rates are still too high. One of the best evidences that profits under the lower rates are exorbitant, is found in the alacrity with which companies have made generous reductions of rates when some form of competition, or substitution, as by a municipal plant has seemed about to be realized. New York companies, upon State investigation reduced the rate of \$2.25 in 1885 to \$1.25 in 1898. Philadelphia in 1897, obtained gas for \$90. The Boston rate, through the influence of the Gas Commission and the competition of electricity, was reduced from \$1.78 in 1886 to \$1.17 in 1897. The electric lighting company of Baltimore this year reduced its charges to the city by about \$200,000, when the Mayor adopted the opinion of a municipal lighting commission in favor of a municipal plant, and, as a preliminary step, advertised for bids for lighting by electricity or gas.

ADVOCATES OF MUNICIPAL OWNERSHIP.

In view of these evident and general failures to bring down rates to a reasonable level, by the process of regulation, the opinion is undoubtedly gaining ground very rapidly among the thinking people of the great cities, and among students of city administration, that some method more radical and far-reaching than any now widely adopted in this country, must be resorted to for relief. The mayors of some of our great cities, men of large business capacity and experience, who are called to public service, are not

able advocates of municipal ownership. The most prominent are Mayor Quincy of Boston, Mayor Harrison of Chicago, Mayor Pingree of Detroit and Mayor Phelan of San Francisco. The great mass of detailed information which must be acquired in a board for the exercise of wise control of corporations and regulation of charges for light or car fares, is certainly sufficient to enable such a body to enter upon the economical construction and operation of a municipal plant. If the rates fixed by a board are fair enough to enable the corporation to make good profit, they ought to be sufficient to bring a like profit to the municipal treasury. Then all improvements in processes of production, all freedom from taxation of plant, and all progressive expansion of service would be directly applicable to the bettering of service or reduction of rates to the consumer. This reasoning is applicable not merely to such comparatively simple problems as the administration of water-works, but to the most complex, as for example that of gas supply for light or fuel.

AMERICAN AND EUROPEAN CITIES.

The large measure of success which has attended the elaborate systems of public ownership of the great municipal monopolies in the great English and Continental cities, warrants the dogmatic statement that enlarged municipal ownership of the great utilities should be the next step in municipal progress. Even if liberal discount be made for Dr. Albert Shaw's enthusiasm in his description of European conditions, in his two great books on municipal government, the contrast of rates, services and financial management of the municipal systems of lighting, cleaning, sanitation, water supply, and transportation in such cities as Birmingham, Glasgow, Berlin and Dresden, with the corresponding systems in our own great cities, is not only painful to the student of municipal affairs, but significant of danger to the comfort, propriety and honor of those who dwell in American cities. Nor can we find excuse in the rapid growth of our cities. Berlin has grown faster in twenty-five years than either Philadelphia or Chicago. Birmingham and Hamburg have, since 1875, added more people than Boston or San Francisco. So the problems of a rapidly-growing city are not peculiarly American, while in complexity of problems arising from the needs of transforming an old city and building a new one at the same time, the European difficulties have exceeded ours. Yet in efficiency of service they are far ahead of us; in proper provision for the future, they are vastly wiser than we; in cost of municipal government as a whole, they have been as careful and economical as our cities have been careless and extravagant. Berlin paid about half the sum required by the old New York City, yet Berlin was much better governed. Boston in 1892 paid nearly six times the municipal expenditure of Birmingham with no evident advantage.

COMBINATION AND CONSOLIDATION.

The development of competing municipal corporations cannot be supported as a means of coercing existing monopolies. The increase of great combinations of capital for productive purposes, and the centralization in industrial operations, are movements so strong and general that they cannot be reversed. Combination and consolidation sum up the dominant tendency of today in the realm of economic organization. This tendency is peculiarly true of public service corporations, and part of the present difficulties in city government are due to a failure or unwillingness to recognize that there must be municipal monopolies. The popular mind is so sensitive on the question of trusts and monopolies that it is hard for it to believe that even a publicly-owned monopoly can be good. Politicians, newspapers and demagogues have been too ready to utilize this popular feeling for

their selfish ends, especially when they have found the sentiment justified by the existence of grave abuses, amounting to an open defiance by the corporations of the power which created their franchises. The promise of competition has been one of the most taking in the whole extensive repertory of the demagogue. Simply grant a competing lighting company a franchise and all will be well. Let a second telephone company enter the field; or parallel existing cartracks and rates will come tumbling down, service will be improved and the great profits of the old company will be shared by the new—or by the politicians.

Even a brief study of the subject will make clear that all such arguments are fallacious, and that the serving of the municipal public with the great necessities of water, light, communication, and transportation, is generally, and ought to be, a monopoly. No business man wants to pay rates to two telephone companies when one could and ought to furnish all needed facilities for expeditious transaction of business. Rival street car lines like rival railroads find agreement more profitable than cut-throat competition, if one of them, perchance, does not become the lamb for the other's lion.

MUNICIPAL OWNERSHIP.

Assuming, then, that municipal ownership of many public utilities is an unqualified success in the great cities of Europe; that it has worked well in the case of water-supply in most of our great cities; that nearly all attempts to control properly the great private corporations have ended in failure; and, further, that the public utilities must remain monopolistic, it appears to me an irresistible conclusion that our cities must resort to municipal ownership, more and more, not with a view to profits in stock, but with a view to efficiency of service, moderation of charges, and equalization of burden of maintenance of plant and sinking fund. This should be the aim; toward this end must work the forces which are to make the "city comfortable" the counterpart of the "city beautiful."

SLOW PROGRESS.

Progress, however, to this high end is sure to be slow in the great cities of the United States. The corporations are thoroughly entrenched, in possession of plant, franchise, experience, and the secret of political influence on parties and individuals. They have a body of expert, highly-paid, thoroughly efficient and loyal servants, such as no city government can boast. They know perfectly well that until the city can command the services of a like devoted and able corps of managers, engineers, and financiers, it will fail in its undertakings, and those served will long for the good times that were, for the golden age when rates were high and Augustus ruled in Rome, troubled only with the form of law.

THE ESSENCE OF THE MATTER.

Here then is the essence of the matter: Can the city secure for the public, through carefully selected, trained and loyal servants, those benefits which the corporations have conferred by these means? In other words can the city, in those vast fields of its activities where functions are entirely business and not at all political, conduct its affairs on business principles? I believe it not only can and must, but that it is steadily progressing toward that end. To doubt that it will do so, when the need is clearly set forth and brought home to the voters, is to doubt the strength of democratic sentiment and the ultimate triumph of common sense. The long list of failures of large and small attempts at municipal ownership of lighting plants; for example, in the last ten years, is neither surprising nor discouraging to anyone who has looked into the matter with care. So long as the trail of the politician is over all the city, so long as the hand of the spoilsman is outstretched for corruption aims, so long as a man whose chief success has been in the manipulation of campaign machinery is held competent enough to run an electric lighting plant or a water plant, just so long will municipal ownership be in danger of failure. The other great barrier to the progress toward successful municipal ownership, is the contempt of the politician and of the average voter, for expert opinion and for the high scientific qualification required for proper administration of public monopolies. No \$3,000 engineer, under a two-year appointment, obliged to take such subordinates as the ward-gods give him, will be able to direct the operations of any great system of street cars, or lighting, for a city of 300,000. But conditions in these respects are improving steadily. The placing of large bodies of city employees under civil service rules, is a long step in the right direction, though

some of the steps are rather halting and uncertain as yet. When one reflects that it is not thirty years since the reform of the National civil service began, and that now more than 85,000 places are under civil service rules, the outlook for a system of appointments in municipal service, on the triple basis of competency, efficiency and permanency of tenure is not in the nature of an iridescent dream. Again, the broadening of the function of important officers and employees, with the increase of responsibility, means attracting better men to the service of the city. Lastly, the city must expect to be served, like the corporation, by the best men obtainable. Local patriotism and pride must not prevent the importation of the best men to be found. The example of Mayor Strong of New York in appointing Col. Waring as head of the Street Cleaning Department is an excellent illustration of the principle here advocated. The city must have the best men, and it will get the best men, when the business men and voters come to realize that the city's business is vastly more important to the citizen than the tariff, expansion or foreign relations, and that this business must be attended to by men who know how to attend to that particular business.

CORRUPTION OF CORPORATIONS.

It is urged against further extension of municipal ownership that no city government to-day is equal to the task of making and working a transportation or lighting plant, because of the ease with which councils and officers are corrupted. At first glance this seems a plausible objection, and that the addition of great business operations would only furnish further and better opportunities for fraud and speculations. Perhaps this would be true in a city like New York, but even there the management of the Croton Water Works has been reasonably satisfactory. But is it not really true that the worst evils of corruption have come from the efforts of the great corporations like the Philadelphia Gas Co., the Broadway Railroad Company and the Chicago Street Railway Company, to influence the action of city councils and boards? Is it unreasonable to expect that with the removal of the corporations the decrease in corruption of city legislatures would be remarkable? To believe otherwise is to believe that the average councilman, alderman and supervisor goeth about seeking to be corrupted, rather than to believe that it is the caliber of the man and his weakness under great temptation, which cause his yielding to sinister influences. But even granting that under municipal ownership, of electric lighting for example, there should develop occasional scandals, mismanagement, manipulation, it is not unfair to assume that the sum of financial loss to the community would be less than under the rates paid to the companies, and the moral loss less than under the acknowledged immorality of the relations of the corporations to municipal officers. So long as private ownership of utilities continues under a definite term franchise, there will be on both sides almost irresistible temptations to corruption to one form or another. Just so far as the municipality gains in efficiency of administration of utilities, will the probabilities of corruption diminish. Backed by a wise and honestly administered civil service, and a better popular appreciation of the problems of the city community, progress

in municipal ownership will be cumulative and permanent.

ELECTRIC LIGHTING.

To be more specific, the public utility which seems at present most eligible for the application of municipal ownership is that of the supply of electricity for lighting purposes for the city streets and buildings and for private use. In the test case in Indiana, the Supreme Court held that a company organized for supplying electric light for streets and public buildings was not debarred from supplying citizens, so that probably the legal difficulties in the way of a municipal monopoly of electric lighting supplying municipal and commercial light will be reduced to a minimum. Again, the skill and expert knowledge required of engineers and managers can probably be more readily obtained in this field than in the field of gas-making or transportation. The operation of it would naturally be allied with the operation of electric railways, and with the supplying of power which requires the use of the streets for transmission.

SUPERVISION OF MONOPOLIES.

Municipal ownership and management however are not probably the end of control of public utilities. They will not usher in the Utopia of public comfort, convenience and economy. The area to be served steadily expands, often beyond the limits of the municipality, as in the case of the street car lines of cities like Boston, Chicago, and Minneapolis, or the telephone system of any city. So, too, in the case of the water supply or power supply of a great city, which often must be drawn from great distances. Municipal ownership then takes the form of a monopoly of privilege over regions which come nearer being a principality than a municipality. No city ought to be allowed unrestrained monopolistic control of such resources. City jealousies and rivalries, the keenness of community competition requires some superior regulative body which has for its sole business, the authoritative, judicial supervision of monopolies which for obvious reasons must reach out beyond city boundaries. Such boards are already in existence and performing with some degree of success these very functions. The English Local Government Board is such a body; the Massachusetts Gas Commission and the Massachusetts Railroad Commission, approximately fulfil these functions. A board of this kind is not an infringement of the right of a city to home rule. It is a board to prevent one city from encroaching on the rights of another, to secure one equalization of advantages of municipal ownership with a minimum of unfairness. In other words, it is carrying out the fundamental idea of municipal ownership that the service shall be extended to as many citizens as possible, in the most acceptable manner, and at a rate that all shall be as low as is consistent with self-support of the system.

Holding these views, I believe that the citizens of San Francisco were wise and progressive in inserting in their charter the words: "It is hereby declared to be the purpose and intention of the people of the City and County that its public utilities shall be gradually acquired and ultimately owned by the City and County."

ADDRESS BY FRANK J. SYMMES

Director of the Merchants' Association.

Mr. President, Members and Friends of the Merchants' Association:

No great dinner is quite complete without there is served as a final course a hard, dry cracker and a bit of cheese. It is an aid to digestion. Assuming that as a member of the Directory, and one of the hosts of the occasion, my place would naturally occur at the close, I ventured to think I might contribute the dry crust of the occasion as a fitting close to the rich and substantial intellectual diet expected.

President Dohrmann has seen fit to regard me more as a light and harmless kind of entrée. I shall serve you, nevertheless, my dry, hard cracker and tho' the cheese may be short, I trust it may still serve as intended, as a little aid for assimilation of the heavier dishes of the feast.

REQUIREMENTS OF THE NEW CHARTER.

Some of us voted for the new Charter last year with

many compunctions. We accepted it in the belief that what we felt to be faults might be more than balanced by its good features. Other cities besides our own are anxiously looking to behold its results. It is yet too soon to pass judgment. It will require more time to prove its best value or its genuine faults. Under its provisions the Supervisors are authorized and instructed to investigate the subject of public utilities, and to recommend the purchase of any property for such a purpose as may to them seem wise. The electors will then be called upon to express an approval or disapproval of such ownership.

This is the most serious and important proposition that has yet been brought before the people. It calls for the wisest and best judgment of the officials and the electors. We must welcome information from all sources. We need information from the social economist, knowledge of the theory of such ownership, and

information from the practical side as well. Most of all, we need to know what the application of the principle would mean to us under our own particular conditions.

There is a Chinese maxim which says, "Hear both sides and all will be clear. Hear one side and you will still be in the dark." The Directors of the Merchants' Association desire that you shall hear both sides of this question tonight. I wish that you may hear both sides and hear them fairly.

We must not allow ourselves to be led astray by any partisan feelings, by any selfish motive or prejudice on the part of ourselves or any advocate, but should weigh the arguments according to their merit and arrive at a clear cut decisive opinion. A calm reasoning of this question here tonight is regarded to be greatly for the public good. I have tried to look fairly at both sides and have arrived at a conclusion that, under existing conditions, our city is probably better off than if she were to undertake these great responsibilities.

PURELY A BUSINESS QUESTION.

This question of where the ownership of public utilities belongs is purely a business question. There is no philosophy, philanthropy, charity or religion involved, and there *should* be no politics. It involves the administration of great properties and the handling of many men. It demands settlement by wise clear-headed men of the best business experience, and the judgment of our Association should govern this community. The public utilities, as they are called, are great business institutions and the merchants and financiers who have been engaged in similar enterprises of their own, are those best able to judge upon them and are those best fitted to manage them. You have great property and business interests that are coupled with the welfare of this city and your success depends upon her prosperity. You are not likely to be led away by any wild Utopian scheme or by any impractical socialistic fad. You know if the corporations handling the public utilities are reasonable, are governed by fair-minded and honorable men who know their business, and you *ought* to know if the average two-year officer of the city government can perform the service better.

NOT OWNERSHIP BUT MANAGEMENT NEEDED.

The advocates of Public Ownership have a strong leaning toward socialism. It is said to be the cry of the unhappy poor against the oppression of the rich, of the unfortunate weak against the unjust exercise of the power of the strong, of the single citizen against the mighty monopoly of the corporation. This is a false position. For the value of the public utility does not depend upon ownership, it lies altogether in management. Whoever can operate these institutions so as to best serve the public need, is the owner the public wants, and ought to have. Whoever can furnish the necessities of life so that the poor may obtain the most for their slender means may be considered the proper owner. If the State can do this work better than any other, she is justified in assuming the ownership.

On the other hand, if the State tries and fails, she has no longer a just claim to her monopoly and the people should demand a return to private control.

The question is, can the street car accommodations, the telephone service, the light, the water, ay, the bread be furnished to the people through the city government better and cheaper than through private ownership? It matters not to the consumer where the *title* to the property rests. It is good car and telephone service, good light, good water and good bread at the lowest rates that he needs and is entitled to have. It matters not to him whether he has water from Lake Tahoe or from Lake Merced, whether his gas comes from the Potrero or from North Beach,

whether the street car in which he rides bears the name of the Market Street octopus, or is emblazoned with the great seal of San Francisco, provided that he obtains the best possible service at the lowest possible price. We must not be diverted from this point—it is not ownership but management that should decide the question. It is results that we are looking for, not methods.

Municipal Ownership and management of these utilities *may* be far better than private ownership,—it may be far *worse*. We want the best. The public official, therefore, should not demand the management of these great utilities unless he can show that he can give better service than the private owner. This he frequently believes he can do, but in a brief period he is out of office and a new set of officials with new ideas and many political friends in search of jobs, have taken his place.

Each situation has its own peculiar conditions. We should study other situations but not be deceived by them. San Francisco should not be misled by what may be successfully done in London, Glasgow or Kalamazoo. This city has her own special features and probably no exactly parallel case with precisely similar conditions can be found. London has cheap gas with coal at a third the price it is here. Glasgow has cheap water for there is sixty inches of rain a year. A sunny day is a curiosity. The streets are never sprinkled and less than thirty days water storage is required. Here we may have a succession of dry years—always one long dry season, and a *three-years'* storage is required.

The advocate of Public Ownership can point out to you many cities where great and wonderful benefits have been derived from that system, but to offset every such case the other side will find as many glaring examples of political mismanagement and corruption. Individual examples are of little value unless the conditions are the same. To obtain proper results the best administration must be had in either case. And even *many* examples of municipal and public ownership may be misleading.

Mr. Carroll D. Wright, the U. S. Commissioner of Labor, has recently issued the 14th Annual Report treating entirely of water, gas and electric light plants. There are 975 pages of tabulated statistics concerning 2,353 different institutions, not quite one-third of the total number in the United States, and 42% of these are under municipal ownership. The privately owned plants were not as free as the others in furnishing their statistics and a greater percentage of public ownership is here shown than really exists. The reports are most elaborate and carefully classified and yet a full investigation of this volume fails to satisfy any positive claims in behalf of either side. The Commissioner cautions the reader against "a careless comparison of the various plants!" The varying conditions are such that a complete knowledge of each must be had in order to form a fair judgment. All the facts go to prove that it is not a question at all of who *owns* the plants—but what are the varying conditions and how are the plants conducted.

The Commissioner says, "that plants owned and operated by municipalities take the place of just so much private property, from which the cities would receive their taxes, the ownership on the part of the city involving a definite decrease in the amount of taxable property."

An earnest advocate of Public Ownership made the statement in our October number of the "Review" speaking of the Spring Valley Water Works and the proposed city ownership of its own water supply, that "the city would save the taxes which amount to \$180,000 a year." He overlooked the fact that what he cuts off the city income in this direction must be replaced by an equivalent amount from increased taxation upon other property.

The gas, water, railway, electric light and tele-

phone companies in this city are assessed at \$43,000,000. The city's income from these sources amounts in taxes alone to \$799,000. Under municipal ownership these properties would have to earn this amount in the way of profit, else other property would have to be taxed an equivalent amount to produce that income. And yet we are told that all the present profits of these great corporations are to be saved to the City under municipal ownership. Taxes must be eliminated from these so-called profits.

All property has a value and an earning capacity. Capital must earn what it is worth or there is a waste. Labor has its value and its earning capacity. When either capital or labor are idle there is a waste. If we transfer a hundred million dollars from private ownership to the public purse we must provide for its natural earning power and properly utilize it, else arrange otherwise for the income which formerly came from its taxes.

CONTROL IS BETTER THAN OWNERSHIP.

No State in the Union has *less* need for public ownership of these properties than California, for she has already the best kind of control. Our Constitution requires the Supervisors to set the price which the private utilities shall collect for their water and their light. If the people are not well served, it is the fault of the public officials who make the price. This is far better than ownership.

If the retail merchant could walk into the wholesale warehouse and name the price which he was to pay for his goods, if he could declare the wholesalers' profit, would he ever invest his own capital in order to carry a stock? No. Would he not be too glad to escape all the risks of ownership? Let me but make the price on the articles I buy and I care not who may own the stock.

This power which the Constitution gives to the Supervisors is an extraordinary and unusual one. It is a power to be used with great consideration. It determines by a single, oftentimes careless, ballot the income to be derived from ten, twenty or thirty millions of investment in the hands of thousands of stockholders. It may encourage good investments or drive them away. It has already unsettled great values in this city. These great properties, once among our best investments, are now entirely avoided by many investors.

One wealthy gentleman told me the other day that he had had not less than \$80,000 invested in one of these properties for more than 15 years. He was tired of the everlasting "nagging" now going on. Formerly it was once a year, now it is every week. He was gradually unloading, and he was going to "quit and take his money to Baltimore."

This duty of the officials should therefore be done in a very careful manner because of the many people affected. It should be done fairly, justly and thoroughly. Every unjust attack, every unreasonable method, injures the city and retards its growth. The right to make these prices has given to each new set of officials a feeling that they must continue to save something to the people and reduce the rates. The same process cannot continually go on. San Francisco has reached the danger line when capital is being driven away by this operation, and when the corporations are ready to appeal to the courts for protection.

Capital is a timid as well as a hungry bird and has its wings always plumed for flight. We may at times regard it as ostentatious, ill bred, greedy and even corrupt, but it has its uses and without it the laborer would be without his hire; education, our great reliance for all true progress, would be slow; art, science and literature would pine, and great and beautiful cities would be few. San Francisco must not drive capital away. She must be fair and just to capital as well as to the people. The people are on both sides of this question: there are poor people as well as rich in these corporations, and the poor far outnumber the rich.

OUR OWN SPECIAL CONDITION.

What are some of the special conditions of San Francisco?

We have a fair quality of municipal government. It is by no means one of the best. Many claim it is one of the worst. It is hampered by conditions which prevent the best results. The terms of office are short and responsibility is divided. No plan or policy extending beyond one term of office can be counted on for proper execution. Good men tire of the official life and decline re-election, or perhaps fail of it, if re-nominated. Frequent changes of political complexion bring constant changes of policy and we have as a result a continuous patchwork of government. I am not here to condemn any official, but they must undoubtedly deplore the system. The public officer has my profound sympathy. I have had my experience, and I know the trials. I know how good motives are misunderstood, and how slow is the return for any good endeavor. No good business man would ever dare undertake a great enterprise if met by such conditions as confront the public officer. City officials would not dare to advocate the taking over of the great utilities if the extravagance or failure of the project involved a financial loss upon them, as it does in their private undertakings. Who would dare to take the risk?

On the other hand, our public utilities as now conducted are recognized by the public and the stranger as better than the average. The city official is the principal one to condemn them. They are well managed and honorably conducted by the most reputable citizens under a continued policy and upon civil service principles. They are all conducted by officers of many years experience, and some have directed these affairs for twenty and thirty years.

CITY MANAGEMENT.

When we are told that the city can manage these utilities better, and are given alluring pictures of how much can be saved to the people, we must not be misled by the seductive allurements of first figures. Every man knows that he cannot possibly foresee the end in a great enterprise. Few men can build a house, or indulge in any scheme, even under their own best management, and come out according to the first estimate.

Under city management the situation is far more uncertain and we must look at great municipal ventures with exceeding caution. We are in the position of the little girl who, hiding behind her father's chair and trembling with fear at a big mastiff, was told by her father not to be frightened, for did she not perceive that the dog was wagging his tail? "Yes," she replied, "I see his tail go, but that was not the end I was afraid of."

OUR NEW CITY HALL.

We judge what people can do, and what they are likely to do, by what they have done, and not by that which they say they can do. Let me cite just one instance of what San Francisco has done. She has built a City Hall. On April 4, 1870, the Legislature passed an enabling act providing for the sale of the City hall lots in Yerba Buena Park, and for the construction of a new City Hall, at a cost not to exceed \$1,500,000, the building to be erected and completed within three years of the passage of the act. Everything looked serene and the mastiff wagged his tail good naturedly. The building was turned over to the City July 1, 1899, not in three years, but after more than twenty-nine years, and the mastiff had bitten us to the tune of \$5,723,987.00, nearly four times the estimated cost. Can we do any better if we undertake a twenty or thirty million dollar enterprise now? There are no better business men nor more upright and honorable gentlemen now than most of those who served for twenty-nine years on that City Hall Commission. Is it not better then to bear the

trifling ills we have from the great utilities in their present hands, than to fly to these far greater ones that we know not of? It is the "other end we should be afraid of."

KANSAS CITY WATER WORKS.

Some years ago Kansas City wanted its own water works, and authorized the issuance of bonds for its construction. City Engineers estimated a cost of \$2,000,000, and valued the old works at no more than that sum. The courts declared that, on account of the conditions, the city must purchase the existing works; and equity demands that a city should not utilize a property of this kind at its convenience, and without good reason seek to destroy the property by the construction of something to take its place. The owners in Kansas City declined to sell for two million dollars, and the Court appointed appraisers who awarded two and a half millions. The owners declined to accept this decision, but carried the case to the U. S. Supreme Court which raised the valuation to three million dollars, and that was "the other end" in Kansas City, after long and expensive litigation.

SANTA ROSA WATER WORKS.

Our neighboring City of Santa Rosa wanted its own water works and by special election in 1893 voted to issue \$165,000 in bonds for the construction of the same. Bids were called for and two were submitted; one for 164,500 and another for \$161,000. It afterwards proved that there was collusion between the bidders and the successful bidder was to sublet the job to the other for a sum "not to exceed \$120,000." The Courts were called in and the bonds were declared void by the Supreme Court, and new ordinances and bonds issued. There was continuous litigation. The City Council repeatedly changed the plans, always in favor of the contractor, to the extent of \$9,000. The pumps had to be altered and moved at an expense of \$4,600. The Council released the contractor from his forfeit, and returned to him his deposit check for \$10,000. The reservoir cracked and leaked when the water was turned in, and extras were granted to the amount of \$1,286 covering work which was in the original specifications.

On January 2, 1896, the Council hastily accepted the works, to preclude the filing of suits to prevent. At this time the private water works had 1050 connections. The city attempted to supply 650 of these consumers and failed, and during the first ten months became a customer of the old company to the extent of nearly \$1,200.

The judgment of the Supreme Court was that the original contract was null and void and the City absolved from all liabilities; that the bonds were unlawfully and fraudulently disposed of, and the Mayor, Council, Treasurer and Contractors liable in the sum of \$165,701.25. It was decreed that an accounting should be had of the actual value of the works and the judgment entered against the officers and contractors for the difference between a proper valuation and the sum of \$165,701.25.

Judge Daingerfield, presiding in the case, found that the works could probably have been built for \$79,000 and were worth much less because of faulty construction. A jury, however, was found that was able to value the works at \$190,000. But "the other end" in Santa Rosa is not yet, for a suit for \$100,000 damages against the city has quite recently been entered by the old Company.

BOSTON.

The good city of Boston yielded recently to the seductive wagging of the mastiff's tail and attempted many reforms in the direction of municipal ownership. She established bureaus of stationery and printing, carpenter work, electrical construction and repairs, and even an ice plant for cutting and storing ice for the drinking fountains. It was the highest ideal of municipal ownership ever attempted in America and established under a Mayor of unquestioned character and ability. It took but two years to discover "the other end" in Boston and when the mastiff was unloosed from his grip, the city found that her ice had cost sixty dollars a ton, when the ordinary rate was from two to three dollars, and every one of her bureaus was costing her from 25% to 50% more for their results than if she had depended upon private ownership. There was no embezzlement, no charges of genuine dishonesty, only natural municipal waste and extravagance. The new Mayor asked the head of a Bureau

to tell him how many men could be spared without any harm to the efficiency of his Bureau. The next day he brought a list covering one third of his force. The Bureaus have been closed down and the estimated saving in the first six months was between \$500,000 and \$600,000.

PHILADELPHIA GAS WORKS.

Philadelphia owned her own gas works for many years. They became sadly neglected and were costing the city \$400,000 a year. The property was leased to private ownership in 1897 for a period of thirty years with a privilege of cancellation in ten years, five million dollars to be spent upon the property in improvements within three years and fifteen millions during the term of the lease. The gas rates were to be reduced gradually during the term, to the total extent of twenty-five per cent. The city now has all its streets and public buildings lighted free and is in receipt of an income of about \$300,000 a year.

ST. PETERSBURG TELEPHONES.

Last month a telegram from St. Petersburg announced that the telephone system hitherto operated by the State would be sold by public auction on November 20th.

We see therefore that the pendulum in many places is on the backward swing.

One of the greatest claims in behalf of public ownership is that it will remove the great corrupting power of the wicked corporations. The loudest advocate of this cause in our present city government says in italics in the October number of our "REVIEW"—"First and Foremost, public corporations operating municipal franchises are the greatest corrupting element in municipal life." He says further that "The City Council must not be led into temptation." It requires two to make a bargain, and the corporation was never made that could bribe an honest man. If we are to lead our city council out of temptation by giving them millions more of property to care for and thousands of men to employ we are taking the longest way around to do it.

This shifting of responsibility for individual sins is an old and threadbare excuse. It began with the first man in the Garden of Eden, who, when he found that his apple had disagreed with him, said to his Lord that it was the fault of the "woman thou gavest me." That kind of an excuse is no more creditable to-day than it was then.

INCREASING CITY EMPLOYEES.

The Market St. Railway employs 2,225 men in ordinary times. The Water Company from 300 to 500 according to the work on hand and the Gas Company as many more. Does any business man believe that these 3,000 men regularly employed (and 4,000 in emergencies), could be as well controlled and directed as they are now, under the best possible municipal administration that can be obtained? Would it not require as it does now in city work, at least 50% more men to obtain equal results? Shall we lead our City Council out of their temptation by giving them the care and employment of these men? Shall we lead them out of temptation by giving them the direction and ownership of this sixty millions of property?

PUBLIC OWNERSHIP OFTEN A SUCCESS.

No fair minded man can ignore the fact that public ownership has in many,—very many,—places proved a complete success, but it never occurs without honest management, good technical skill and the best of civil service. If it is said that I quote no case of successful public ownership and many of their failures, let us remember, that it is the bogs and the pitfalls only that we have to fear, not the smooth easy paths; that it is the seductive apple, the alluring women, the tempting office and the wicked corporations, all of these we must learn to stand up against. We need not worry about our virtues, they will take care of themselves. It is our faults that we must ever strive to correct.

No matter how great has been the success of public ownership in many cases, may we not conclude for San Francisco from the sad experience of those who are glad to recede from it, from the fact that we already have the chief advantages without any of the risks and from the fact that we have not yet learned to conduct our present affairs economically and well, that public ownership here may properly and wisely be indefinitely postponed.

We are not badly oppressed under the present conditions and we are not in a position to perform the work better. The city needs other things very much more.

She needs better schools, streets and sewers. She needs a new Quarantine Officer. She needs a more friendly harmonious action among each other. She needs to go on a milk diet—the milk of human kindness—we want to stop finding fault with each other, and to make the best of things. We went to work together for good and we want the newspapers to work together to help us. We are not half as bad as we make ourselves seem. Officials are not all corrupt and corporations are not all thieves. Every good deed helps toward the great city—a little at a time. Every selfish mean act and every unnecessary advertising of our sins hurts the city—a little at a time, but an injury all the same.

SAN FRANCISCO POSSIBILITIES.

If I owned San Francisco, and had unlimited credit, I would not think of buying out or assuming the care and expense of the public utilities. The public is not oppressed by them, and they are already under control. There are sixty or seventy millions already invested in them, and I would take the benefit of it. If I took it away from them, much of that capital would disappear from the city. I would sit down with these wicked people in a fair and honorable spirit, determine between us what would be just rates to insure them 5% income on their investment, and agree upon a rate for twenty years. I would stop "nagging" them, and let them alone. I would, however, watch them to see that they kept pace with the future requirements.

I would borrow a hundred million dollars—from Mr. Spreckels or some one else—and start in to make San Francisco what she ought to be—one of the largest and most beautiful cities on the globe. I would spend five millions on the water front, and invite the ships of the world to come to us. I would have the streets so fine and clean that even Paris would come to see and enjoy them. I would have every pipe and wire carried in open tunnels beneath the sidewalks, and the streets should be undisturbed. I would have trees and plants and flowers to beautify the city in every direction; till it became one of the "show" places of the world.

Last year 240,000 people crossed from this country to Europe. Four-fifths of them were Americans going abroad to spend money. They spent there not less than two hundred million dollars. Inside of ten years I would have half of them coming this way. Inside of twenty years I would have 100,000 American visitors and 50,000 foreigners. If they spent two hundred dollars apiece I would have \$30,000,000 a year income from them alone. San Francisco would show her speed and the population and its business would double in two decades.

When the Almighty excavated this wonderful bay he provided dock and harbor facilities for ten thousand vessels, and He expected us to build and use them. When He surrounded it with these beautiful hills, He looked down and beheld that it was good. He did not expect us to claw them away and slice them up. He expected we would know enough to preserve and beautify them, else they would have been given to Chicago or New Orleans, where the people would pay a hundred millions apiece for them. When Providence fed our bay by her bounteous rivers flowing from magnificent mountains through the richest and most fertile of valleys, it was believed that we would learn to utilize these waters and not permit them to go to waste and destruction. When she gave to California (and to no other people on earth), the Redwood of the Coast and the Sequoia of the Sierra, which even with omnipotent power required from one to seven thousand years in construction, it was expected there would be a wise and intelligent people here to care for and enjoy them. When we are given the vine and fig tree, the orange, lemon and olive, fruit, flowers and grain—enough for ourselves and half the world besides,—it is expected that we will become a happy and industrious people upon this wonderful garden spot. It was prepared for the wisest and best people on earth.

Suppose we endeavor to live up to those expectations. Let us justify this wonderful heritage and whether we in San Francisco own our water, gas and railroad properties, or only control them, is not of the slightest consequence if we can only learn to live together in peace and harmony, enjoying the blessings we have and bringing blessings to each other, with a hand and a heart turned against no man, and with charity to all and malice toward none. Then indeed shall we find it easy to build up a great and beautiful city for a happy and prosperous people.

ADDRESS BY HENRY WEINSTOCK

Member of the Merchants' Association.

Mr. President, Members of the Merchants' Association:

There is no better way in striving to reach a fair-minded, intelligent conclusion upon any question than to array against it every possible objection.

If valid objections thereto cannot be overcome, and evil is likely to follow from its adoption, the next question that should present itself is whether the good or the evil it will bring with it is likely to be in the ascendancy. If the good to follow is likely to overbalance the evil it is clearly a measure worthy of adoption. If the evil is likely to be greater than the good the measure should be abandoned.

WHAT ARE THE OBJECTIONS?

In this spirit then let us list the objections raised against the municipal ownership of public utilities, and see whether or no we can fairly combat them, or failing in this, whether we can show that the blessings such policy will bring with it are likely to be greater than the accompanying evils. The first objection which presents itself against the proposition is that a heavy tax must be levied upon the people for the purchase price of such utilities; a tax which cannot but prove burdensome and often unbearable.

2d. That it robs private individuals of the opportunity of engaging in such undertakings.

3d. That public utilities once municipalized means that, so far as those utilities are concerned, those employed in them can never become owners or principals, but must always remain paid underlings with little or no opportunity for initiative.

4th. That such a policy is in the direction of Socialism; a movement which it is held is dangerous and should be frowned down and discouraged.

5th. That it destroys competition and leads to monopoly, and that if private monopoly is bad and tends to excessive charges, poor service and indifferent treatment, public monopoly will lead to the same results.

6th. That under municipal ownership the cost of management would be most excessive. That political handling of public utilities would mean corrupt, incompetent and extravagant management and hence, most burdensome to the people and most injurious morally to the body politic.

Let us take up these objections fairly and squarely and see if they will stand the test of analysis.

ANALYSIS OF FIRST OBJECTION.

The first objection is that "a heavy tax must be levied upon the people for the purchase price of such utilities, a tax which cannot but prove burdensome and often unbearable." Someone was kind enough to send me a recent number of a current magazine containing a marked article by Mr. A. S. Baldwin on the question of the wisdom of the city of San Francisco buying the plant of the Spring Valley Waterworks. The article was most able and very clearly written and the writer made plain that, for a time at least, the taxpayers of this city would be better off under present ownership than as owners of the water plant.

The weak spot in Mr. Baldwin's article lies in his failure to point out that the difference between the \$240,000 taxes now levied each year for water used for city purposes and the \$100,000 each year to be levied, should the city absorb the Spring Valley Waterworks, would go towards payment of the plant and that at the end of the 40 years the plant free from encumbrance would belong to the people. In other words that the difference between the present and the proposed water tax would be turned into a permanent investment and not, as the reader of his article might infer, prove a mere expense to the taxpayers with nothing ever to show for it.

WATER RATES.

Mr. Baldwin points out that at present the water rates are fixed so as to allow the Spring Valley Water Co. 5% interest on the \$26,000,000 value of its system, which is equal to an annual tax of \$1,300,000. He figures that under municipal ownership a tax would have to be levied to allow 3½% interest on a probable purchase price of \$30,000,000, which equals annually for but \$1,050,000. This difference between 5% on \$26,000,000 and 3½% on \$30,000,000 in itself means a saving to the taxpayers of just a quarter of a million of dollars each year.

The city of Glasgow charges its water takers at the rate of \$50 per million gallons, and out of this charge, nets \$200,000 a year, which is placed in the sinking fund. As pointed out by Mr. Baldwin, the water takers of San Francisco pay at the rate of \$260 per million gallons, or four times as much as the water takers of Glasgow pay; and not one cent of this goes into any municipal sinking fund.

Glasgow also owns its own gas works. From \$1.14 per thousand feet charged in 1870, it has made voluntary reductions in rates, until for several years past the rate has been 60¢. Despite the fact that the price of gas-making coal has increased, it has constructed four immense establishments and accumulated a sinking fund capable of paying off capital indebtedness as it matures.

OBJECT LESSON IN SACRAMENTO.

But we need not go so far as Scotland, nor even so far as to any other state in the Union for an object lesson of successful public ownership. We have a marked object lesson in our capital city of Sacramento, which has owned its water works for several decades.

The last fiscal report for that city shows that it has cost \$20.50 per million gallons to furnish water and that householders have been charged at the rate of \$50.00 per million gallons. This has left a profit of nearly \$30 per million gallons, aggregating over \$60,000 for the year. This sum through lessened taxation has gone back to the people.

Sacramento water takers have thus been taxed but a trifle over \$20 per million gallons. This charge includes the cost to the city for street sprinkling, flushing of sewers and fire purposes.

According to the figures furnished by Mr. Baldwin in his article from which I have quoted, the people of San Francisco are taxed for private and public use at the rate of \$200 per million gallons.

The San Francisco water taker under private ownership thus pays ten times more for his water than the Sacramento water taker under public ownership.

"But does this \$20 per million gallons include charges for interest and for part payment of the principal?" I hear some ask.

No, I answer, because there is no interest and no principal to pay. Those were paid years ago, nor does your \$200 per million gallons go for part payment of the principal.

But even though we valued our plant at \$1,000,000, three and a half per cent interest thereon would still leave a surplus of twenty-five thousand dollars and the cost per million gallons would even then not exceed \$37.50 per million gallons. Just one quarter the price paid by the San Francisco water taker.

The San Francisco water taker may go on paying at the rate of \$200 per million gallons for a hundred years and under private ownership, can never hope for a lessened rate.

"But is your water good?" I hear yet others ask. Yes, despite its muddy character, which is overcome by home filtration, it is a better and purer water than that furnished San Francisco where filtration is considered imperative.

"But is your comparison fair?" I hear yet another ask. Is it not true that Sacramento simply pumps her water from the river running past her doors and sends it through pipes running along level streets. Whereas, to supply San Francisco the water must be stored in reservoirs and transmitted for a distance of thirty miles and then distributed up and down the hills of the city."

True, I answer; but should all this cost the San Francisco water takers ten times more than the Sacramento water takers? Despite all this should you as a San Franciscan pay ten dollars for as much water as the Sacramentan gets for one dollar? I leave it for you, my friends, to answer.

A PRACTICAL ILLUSTRATION.

In order to test the question as to whether it pays a city to own its own plant, let us, as an illustration, assume that the city wanted a public utility that involved an outlay of \$100,000 for a plant. Let us further assume that it had the choice of having such plant constructed by private capital on a forty-year lease, at a rental on a six per cent per annum basis, or of borrowing \$100,000 for forty years at six per cent interest, a fortieth part to be paid off each year, and constructing and owning its plant. Let us see which of these two plans it would, in the end, be better off.

As a tenant the city would be taxed but \$6,000 a year. As owners it would have to pay annually for forty years, \$2,500 on the principal, and for the first year \$6,000 interest. The first year the people as renters could be taxed only \$6,000. As owners they would be taxed \$8,500 for principal and interest. Clearly, from a taxpayers standpoint, the plan of renting would seem the more favorable. The second year, however, the amount to be collected for principal and interest would be but \$8,350, and each succeeding year, by virtue of the diminishing debt, the interest to be paid would be lessened by \$150, until for the fortieth year there would be payable only the last installment of \$2,500 on the principal and \$150 interest, a total of \$2,650.

The average annual payment as owners for principal and interest for the forty years would be but \$5,500 a year as against \$6,000 a year as renters with the further fact that at the end of the forty years the city as a renter would have nothing whatever to show for its payment of \$6,000 a year, whereas, as an owner it would have the plant free from encumbrance.

What would you do as a private citizen, pay \$6,000 a year rent or an average of \$5,500 a year principal and interest and feel at the end of forty years you or your estate would own the property.

If the heavier tax that must come in the earlier history of such purchasing on the installment plan is an evil, then municipalities should never become owners of anything, not even of their own city halls, or school houses, or engine houses or other necessary properties. They should forever remain tenants for all these things.

ANSWER TO SECOND OBJECTION.

In answer to the second objection that, "it robs private individuals of the opportunity of engaging in such undertakings." It may be said that if this city should engage in the lighting business for example and thus practically establish a public monopoly it would certainly be in the nature of a commercial misfortune to the private owners of public lighting plants, but so long as it would tend to a public good and prove a benefit to the greater number, the private owners of the lighting plants would have no greater grievance than the stage coach owner had in the past, when his coaches were replaced by railways, or the compositor, who in the interest of the greatest good to the greatest number, was replaced by the type-setting machine.

Society would soon miss the owner of a lighting

plant no more than it to-day misses the former maker of tallow dips or the maker of shoes by hand.

THE THIRD OBJECTION.

As to the third objection that the municipalization of public utilities means that those employed in them must ever remain paid underlings with no opportunity for exercising the power of initiative, the answer is that if such employee lacks initiative he deserves to remain an underling. If he possesses it, he is sure to forge his way to the front in municipal service or in the development of some other factor of usefulness. In a country such as ours with its boundless resources as yet but partially developed, opportunities, for a long time to come, are not likely to be wanting, somehow, somewhere for the exercise of all the initiative one may possess.

SOCIALISM AS AN OBJECTION.

The fourth objection is that,—"The municipal ownership of public utilities is in the direction of Socialism, a movement, which, it is held, is dangerous and should be frowned down and discouraged."

It's true that all Socialists favor the municipal ownership of public utilities, but all who favor such ownership are not Socialists. Socialism preaches against the taking of profit, rent and interest. Municipal ownership would mean paying a profit on the price of such public plants, it would mean paying interest on the money borrowed to purchase such plants and the charging of rent whenever any part of its premises or its plant were to be sublet, and hence, would not be in accordance with the doctrines of Socialism, but in direct violation of them and therefore not Socialism.

COMPETITION AND MONOPOLY.

The fifth objection is that the municipal ownership of public utilities destroys competition and leads to monopoly; and that if private monopoly is bad and leads to excessive charges, poor service and indifferent treatment, public monopoly will lead to the same results. Let me say right here that in common with the Socialist I am opposed to private monopoly; and against the spirit of the Socialist I am in favor of the competitive system. I am opposed to private monopoly because man at his best is arrogant, grasping and tyrannical. Give him unlimited power, and even though naturally he have the wisdom and the goodness of heart of a Marcus Aurelius, he will, like that great Roman Emperor, persecute those who differ from him, and impose on the weak if they do not bend themselves to his will.

Let the best among us be given a monopoly, and the basest rather than the highest within us is likely to be brought out. We are apt to find ourselves looking upon the rest of the world as fitted only to serve our purposes and worthy of little consideration. We are likely to develop into supreme egotists, and to feel that ours is divine flesh, and that the rest of the human family is made of very common clay, indeed. From the standpoint of manliness no greater misfortune could befall us than to become monopolists. Our higher senses would, sooner or later, become stunted and blunted, and our baser instincts would become thoroughly developed. What others would render us we would look upon as our due. What we would render to others we would regard as a matter of favor on our part for which we are entitled to the fullest evidences of gratitude and homage.

PRIVATE AND PUBLIC MONOPOLY.

Let us be grateful that the road to monopoly in this country is most hard, and let us express the hope that as time goes on, it may become still harder. The difference, however, between private monopoly and public monopoly is very great. In the first place the excessive profits of private monopoly would go into private pockets for the benefit of the few and at the expense of the people. The profits of public monopoly, if any, would go into the public treasury for the benefit of all.

It is true that under public monopoly there may be poor service and indifferent treatment; but if so, the remedy lies with the employers of such poor public servants, the people who have the power vested in them of punishment for neglect or wrong doing, and the power of removal for incompetency. But in the case of private monopoly the public is helpless. The monopolist, in the language of old Vanderbilt, can well say, "The public be damned," and the public can do little in the way of obtaining relief. Imagine the

supply of coal, for example, absolutely in the hands of a private monopoly, and it does not take a great stretch of the imagination to do this, and what control would the people have of the price, or service?

Imagine such monopoly in the hands of the city or State, and the people would have control through their representatives of both the price and the service. In the one case the people would be the slaves, in the other they would be the masters.

COST OF MANAGEMENT.

The sixth and last objection stated is that under municipal ownership the cost of management would be most excessive, that political handling of public utilities would mean corrupt, incompetent and extravagant management and, hence, most burdensome to the people and most injurious morally to the body politic.

This is the most serious of all the objections raised against municipal ownership. If this objection cannot be overcome then the thought of municipal ownership of public utilities should be abandoned.

It is but too true that ours is a most paradoxical government. With a national government which for efficiency and general good management commands the respect and admiration of the world, with many State governments that are wisely and economically conducted, the fact remains that no cities in the world are so poorly or extravagantly governed as are the generality of American cities.

The people of no other cities pay so much and receive so little for their money as do the generality of Americans living in cities. In the face of these indisputable and deplorable facts it would seem like folly if not madness to advocate aggravating existing evils and heaping political sins upon political sins by placing public utilities under municipal control. As well give him other estates to mismanage who is already mismanaging those under his control. As well give him other undertakings to loot who is now robbing the undertakings already under his charge.

It is an easy matter to point to numerous dismal failures which have taken place in various cities where municipal ownership of public utilities has been tried. It is easy to cite Boston, for example, where a recent city administration municipalized many public utilities and had its own work and repair shops and bought nothing that it could make for itself, and where a brief experience of that policy brought out the fact that the city was paying for such privilege from fifty to three hundred per cent above the cost paid to private contractors.

All this on account of padded and dishonest political pay rolls and loose and incompetent industrial management. It can further be shown that to manage a public utility wisely and profitably demands expert knowledge, careful economy and common honesty, and that not any of these things can be hoped for in municipal affairs under the spoils system of our great political parties. That all this cannot be denied is, alas, but too true, and if such is to remain our permanent political conditions then there is but a sad future in store for our cities, and the years which are to come will have a still blacker political municipal history.

VIEWED AS A PESSIMIST.

As a pessimist, I should find it an easy task to paint a dismal picture of our future municipal governments. I could plausibly point out that in municipal affairs the average American citizen is most indifferent. That he is too busy seeking profit or comfort or pleasure to trouble himself with local politics. That it is cheaper and more convenient for him to pay the heavier tax caused by bad city government than to give the time and take the trouble demanded to bring about good city government. As a pessimist, I could point out that the average American citizen is becoming more than ever a slave to the almighty dollar and a devotee of comfort and pleasure and hence, is less and less likely to take an interest in city politics. Thus could I show that municipal affairs are likely to continue to grow worse rather than better and that the future has in store but an aggravation of existing municipal evils.

VIEWED AS AN OPTIMIST.

As an optimist, with strong faith in the American people, I prefer to draw a different picture of our municipal future. I see before me very different municipal possibilities and probabilities than does the pessimist. I see an important step towards political progress made by the adoption, years ago, of the Australian ballot, the enactment of the purity election law, the legislation in the direction of primary laws

which shall checkmate and destroy at the polls the power of the political boss. I see an earnest effort being made by cities to adopt civil service in municipal departments. I see a growing and a deeper interest in local politics being taken by many citizens who in the past considered it beneath their dignity to attend a political caucus or primary. I see all this in the air and it gives me increased faith and hope in the future. What is needed, however, is to accelerate this movement and to hasten the day when our city governments shall be among the best and purest in the world. The people of this nation, above all other people, have the brains and the ability to conduct such governments. It is simply a question of getting the right men in the right places.

Given an honestly conducted, well managed municipality and the objection to municipal ownership of public utilities would largely, if not entirely, disappear.

CAUSE AND EFFECT.

The question here arises, is good government likely to be the result of municipal ownership of public utilities, or is the ownership of public utilities likely to be the result of good government? Which is the cause and which the effect? The seemingly logical answer would be that good municipal government must be the cause, and municipal ownership of public utilities the effect. It seems natural to say in a conservative spirit, "Let us wait until we have good city government before we experiment with municipal ownership." This may be prudence but it is not progress. This may be the safer plan, but is it the wisest plan? Some one has said that the greatest enemy of this republic and the greatest enemy of our municipalities is not foreign foes, nor internal rascals, but the political indifference of its better citizenship. If this be true, then the remedy lies in wiping out such indifference and arousing a deeper, keener interest in all that affects the political welfare of the community.

TAX RATE AND CAUCUS.

I have heard good, substantial citizens, on tax-paying day, growl and snarl and swear at the tax rate and vow that it was all wrong, that public affairs were dishonestly conducted, and that the people were being robbed. I have known such citizens to go away from the tax collector's office, and in a day or a week, or at most, a month, forget all about it and lose all interest in the matter until a corresponding day a year later when they would again go through a similar performance, only to again forget it all.

In their minds there seemed to be no connection between the tax rate and the political caucus. Yet the citizen's neglect of the caucus, is as a rule, the cause, and a high tax rate the effect.

EXCESSIVE DAILY CHARGES.

While the average citizen may with sullenness and ill-nature submit to paying excessive taxes once a year, how many, think you, would long submit to excessive daily or weekly or monthly charges, for light, for water or for street car fare? Especially if such excessive charges should be caused by dishonesty or incompetency and more especially, if the remedy for such evil should lie within the citizens power. Must it not be plain that every time the citizen took a ride on a street car owned by the city and was called upon to pay a needlessly high fare, or receive poor service, that he would register a vow to raise his voice in strong protest at the first public opportunity. Is it not most likely that when presented with his weekly or monthly bills for light or for water furnished by the city, should he find the charges unreasonable or the service poor, that he would be heard from at the first political caucus? What more effective method can be conceived for enlisting the hearty, earnest and watchful interest in municipal affairs on the part of the high and low, rich and poor than by keeping them in touch with its management not once a year, but monthly, weekly and daily?

The greatest number of wars the world has seen were caused by excessive or unjust taxes. The greatest war against bad city government would be brought about by excessive or unjust municipal charges for things needed daily by every voter and in every household.

I do not deny that were the city of San Francisco, for example, to absorb to-morrow every public utility, that, for a time, there would follow poor service and excessive charges. Municipal ownership would have to pass through the conventional experience of childhood. It would have to experience, so to speak, its attacks of measles and whooping cough and scarlet

fever and all the other ills to which childhood is heir. But as the result of these maladies, as a result of high charges and poor service, would spring a movement from the people and by the people that would sweep away every vestige of political bossism with its system of spoils and corruption.

AROUSE CIVIC INTEREST.

The accentuated evils to which the people would be subjected would arouse in them an interest in municipal affairs hitherto impossible to awaken. They would discover that to get their money's worth and to enjoy the benefits expected from municipal ownership of public utilities, such utilities must be managed with the same skill, intelligence and honesty demanded and, as a rule, secured by private undertakings.

THE MERIT SYSTEM.

It would be but a short time before experts and specialists would be chosen and retained as managers of such public utilities and before civil service in its higher and better sense would be permanently established. Men would be chosen for fitness and retained in public service on good behavior, and cities would be conducted on the basis that they are merely great business corporations. Thus, would indifference on the part of the better citizenship to municipal affairs be turned into the deepest and most active interest and thus would bad city government be turned into the highest form of good city government.

The same energy and brain power which has made this the mightiest among nations, if properly directed, will make our cities the most desirable living places,

the most economically and scientifically governed among the cities of the world.

"But where would you draw the line?" I hear some ask. "If it is wise for the city to own its own water works and lighting plants and street railways, why should not the city own its drug store, its dry goods establishments and its undertaking shop?"

NATURAL MONOPOLIES.

My answer to this is that I would draw the line at what are known as natural monopolies. By natural monopolies I mean such enterprises calling for municipal franchise, and where private monopoly is possible. Where competition is possible, municipal ownership offers no advantage. The law of competition will in itself insure the public the lowest cost and the best service. No man or body of men can establish a private monopoly in the drug or dry goods or hardware business, but monopolies have been and can be established in public utilities.

There is but one escape from such monopolies and that escape lies through public ownership.

CONCLUSION.

I have not reached this conclusion as a result of hasty or ill-digested thought. The time was when I strongly opposed such public ownership. Years of reflection, observation and reading have gradually led me to modify my views, and finally to become a convert to the doctrine that municipal ownership of public utilities is conducive to the greatest good of the greatest number and is likely to prove a most powerful lever toward bringing about the highest and best municipal government.

ADDRESS BY PROF. EDWARD A. ROSS

Formerly Professor of Economics and Sociology of Stanford University.

Gentlemen of the Merchants' Association:

I beg you to observe that I am not talking to the question, "Shall San Francisco municipalize her water, light and street transportation?" That is of course the question you are considering; but it is not a question on which I feel prepared to furnish expert advice. What San Francisco ought to do depends on her own experience and circumstances, and can be ascertained only by a thorough expose of the local situation which would require more time and facts than I have at my command. I have, therefore, resolved to confine myself to the general subject of municipal ownership, and to lay before you those principles and facts which should guide you when you come to consider the policy that your city ought to pursue.

PUBLIC UTILITIES.

When we speak of "public utilities" we have in mind certain local businesses which are monopolies, namely, the supply of water, light and street transportation. Their monopoly character is the sole justification for regulating or undertaking these businesses. If the price of such services were regulated by the ordinary pressure of competition, the municipality would no more concern itself with water or gas supply than it concerns itself with the supply of coal or bread. The fact that the municipality itself is a large user of water and electric light is not the true ground for interference. The fact that water and gas companies must dig up the streets in order to lay their mains, and that the street railway must occupy a strip in the middle of the public highway, compels such companies to apply to the city government for a franchise to use the streets in this manner. But this is only the legal occasion, and not the true ground, for interference. If these businesses were regulated by competition, we should perforce commend the old practice of American city councils of presenting franchises to any one who applied for them.

THEY ARE MONOPOLIES.

Let us, then, be frank. Not that the municipal corporation is a heavy consumer of water or light, not that the public service companies need special privileges in the use of the streets, the property of all—not this is the reason for meddling with them. But that they render necessary services to the public and

that they are monopolies. Whatever municipal consumption or the use of public property may afford in the way of plausible excuse, the time has come to avow frankly that the monopoly character of the public-service businesses is the true and adequate foundation of a public policy in regard to them.

WHY THEY ARE MONOPOLIES.

The reason why water and gas supply are monopolies is that they are provided in large quantities more cheaply than in small quantities, and that they are distributed through an expensive system of pipes. If gas could be shipped in from a distance and retailed in sacks like flour, if water were distributed from wagons as ice is, there would be no monopoly. But the nature of the business is such, that competition, even when forced, is only temporary, and soon gives place to combination. In hundreds of cases towns have sought to avoid dear water or gas by giving a franchise to a rival company; but there is invariably a temporary war of rates followed by division of the field or combination. Moreover, the waste of duplicating plants and mains must finally come out of the pockets of the public in the form of higher charges. It is recognition of this principle which leads the Massachusetts Gas Commission to allow no competing gas or electric light company in the State.

In the field of street railways the merging of lines and companies into great syndicates has proceeded with such amazing rapidity in recent years that it is now rare to find more than one street railway interest in a city. This concentration of financial interest it is which has made the battle against the corruption of city council by street railway companies year by year more desperate.

REGULATION OF PRICES.

Owing to the monopoly character of the public service businesses, there is no natural security that a citizen will get his service on just terms. The price a monopoly fixes is that price which will yield the greatest net returns. If demand falls off rapidly as the monopolist applies the screw of extortion, there is no danger of high prices. But if the monopolized article is a necessity, it is possible for the monopolist to lift the price far above a reasonable figure. And since water, light, and street transportation are every-

day necessities, an unregulated monopoly in the supply of them is certain to be oppressive.

No honest man, then, who recognizes that these businesses are monopolies can propose to let them utterly alone. No one who is neither an interested person nor a wild doctrinaire can deny that there is here a real problem.

TWO ALTERNATIVES.

The two alternatives to oppressive private monopoly are private monopoly under regulation and public monopoly. The corresponding policies are municipal control and municipal ownership.

MUNICIPAL CONTROL.

Let us examine first municipal control. Owing to the fact that all the public-service corporations need special privileges in the use of the public streets, i. e. franchises, it is usual to control them by inserting certain onerous conditions in the franchise grant. The franchise thus becomes an elaborate contract between the municipality and the public-service corporation. Some of the obligations strapped around the neck of the monopoly by this means are the following:

1. To make fixed annual franchise payments to the city treasury.
2. To pay in a fixed percentage of gross receipts or dividends.
3. To undertake certain duties such as the paying or lighting of the streets.
4. To supply public water or public light on easy terms.
5. To serve ordinary users or consumers at prescribed rates.

FRANCHISE CONTRACTS.

Owing to progress and changing conditions, all such franchise contracts, however carefully drawn, cease, in time, to protect adequately the interests of the public. It is essential to efficient regulation, either that franchises either should run only for a short term, say twenty years (thus affording frequent opportunity for revision), or that the city should have the right to alter or impose conditions from time to time by proceedings of a judicial character. The latter is the policy of Massachusetts. There the franchise is indeterminate and its terms may be modified on application from the municipality and after a hearing by the state commission.

GOAL OF MUNICIPAL REGULATION.

The true goal of municipal regulation is the exacting of such terms for the franchise as will shear away all the monopoly advantage of the gas company or the street railway corporation and leave it on a footing with competitive businesses, like a shoe factory or a cannery. It is to be left profitable, but no more profitable than other enterprises of equal scope and stability. Where, as in Philadelphia, we find that of the lines absorbed by the Union Traction Company two receive a guaranteed annual dividend of 75 per cent. on paid in capital, another 43 per cent., and eight others a dividend ranging from 40 to 20 per cent., it is certain that the municipal government has been lax or corrupt.

INFLATION OF CAPITAL STOCK.

Nothing excites public hostility so quickly as the open division of exorbitant profits by public-service corporations. Hence the directors seek to hide these profits by inflating the capital stock over which they are spread. This paper screen is a means of making a royal 30 per cent. profit look like a modest 6 per cent.

Such inflation not only conceals profits from the careless eye but also petrifies them into permanent burdens upon consumers. The working off of these illegitimate securities upon innocent investors who have reaped no benefit from the inflation process, creates arrested interest and makes it ever afterward very difficult to readjust fares and franchise charges upon

an equitable basis. If the City of Philadelphia should hold its street railways down to a 5 per cent interest on their actual capital, it would have to intercept \$3,800,000 of dividends or more than two-thirds of the earnings divided by the Philadelphia syndicate. It is doubtful if the courts would allow this virtual destruction of valuable securities. To capitalize monopoly profits is often tantamount to making them a perpetual charge upon the community. The prevention of overcapitalization by regulating issues of securities is therefore one important feature of an efficient control.

Now if by dictating the terms of the franchise grant the municipality can lay so heavy a hand upon the public service corporation, why is there so much dissatisfaction? Why is this movement for municipal ownership sweeping over the land?

POLICY OF CONTROL.

The fact is control is perfect in theory but lame in practice. It ought to work, but too frequently it does not work. Could we install in our council rooms virtuous conscript fathers with an eye single to the public weal, the policy of control would fulfil every promise. But the heart-breaking series of experiences of franchise-stealing and franchise-evading, even within recent years since the public has become alive to this subject, warns us that the citizens cannot trust their servants to cope successfully with the agents of overgrown public service corporations.

At the head of the gas or street car monopoly are men privately selected for the sole purpose of protecting profits. Over against them at the head of the city government stands a body of men publicly selected for a great variety of duties of which the oversight of public utilities is but one. The two parties are, therefore not fairly matched. The frequency with which the corporations defeat or corrupt the agents of the city elevates the process to the dignity of a natural phenomenon. We lament the corruption of government in our large cities but we do not see that the struggle of capitalists for rich franchises or the endeavors of companies to evade their contract obligations is an abiding source of this corruption. Let a great gas syndicate realize that the terms of its contract will be up for revision next year and that between two proposed settlements the difference to it is \$60,000 a year for fifteen years. Consider now how much money it can afford to spend to hire newspapers, to win over the local party organizations, to control primaries, to get its men elected, or to buy off its opponents. There is not a vein in the body politic in which its poison will not soon run.

It would not be so bad if it all came to the company getting a settlement on its own terms; but the evil does not stop there. *Falsus in uno, falsus in omnibus.* A council that will consent to a particular steal is fit for any and all steals. An alderman that will take a bribe from a street railway syndicate will take a bribe from anyone who presents himself. So it happens that not only do the franchise-seekers carry their point and win the right to bleed the public, but incidentally they rot municipal government to the very core.

ADVANTAGE OF PUBLIC OWNERSHIP.

Now the advantage of public ownership is that it destroys or dissipates this formidable private interest that is steadily at work to pervert or corrupt the guardians of the public interest. Says Prof. Bemis "Our rich and influential citizens whose financial interests as investors in franchises now prompt them to desire weak or corrupt government would under public operation have no financial interests at stake except as tax payers, and in that capacity they would desire efficient administration." It is true that when gas supply becomes a public business, the city is liable to be preyed upon by place-holders or place-seekers and by political rings composed of such persons. But I

venture to say that all the spoils men that can cluster about any municipal department can apply not one quarter the illegitimate pressure that proceeds from the massive, concentrated, selfish interest of an opulent public-service corporation acting always as a unit, at the right moment, and along the line of least resistance.

THE BOSS IN POLITICS.

Says Albert Shaw, "The enormous sums of money contributed for purposes of political control by the corporations enjoying municipal supply privileges have given the boss system in its present form. And the boss system which in fact knows no distinctions in political party, is fast destroying state and municipal government as the steadfast and loyal servitor defender, and promoter of the public interest." We arrive then at the paradox that *the municipality by taking over a public utility removes it from politics.*

IS IT SOCIALISTIC?

The foes of municipal ownership insist that the public conduct of a business is socialistic; while its friends on the other hand hotly repel the charge. Both are right. The fact is a public business is not socialistic but it may conceivably become so. The socialist's criterion of public action is *general benefit*; the individual's criterion is *general benefit within the lines of the competitive system.* Now a public supply enterprise becomes socialistic in three cases:

1. If it gives users a benefit at the expense of tax payers.
2. If it gives tax payers a benefit at the expense of users.
3. If it gives public employees a benefit at the expense of users or tax payers.

To illustrate, suppose in a certain city it cost 80 cents to produce gas which a private monopoly sells for \$1.50. If the city takes over the business and sells gas at \$1.75 so as to benefit the city treasury, its policy is socialistic. If it sells gas at 60 cents, i. e. below cost, its policy is socialistic. If it pays its laborers in the gas works twice what their services would fetch elsewhere, its policy is socialistic. But if the city hires like a model private employer and sells gas at any price between 80 cents and \$1.50, its policy is not socialistic. And this is the only policy an American city ever adopts.

RELATIVE EFFICIENCY.

From an economic standpoint the choice between public enterprise and regulated private enterprise turns on the relative efficiency of public business and private business. On this point there seems to be no agreement for some statistics seem to show that private operation is the cheaper while other figures show as much for public operation. The matter in dispute can be settled only by analyzing a supply business into its elementary operations. These are:

- (a) The borrowing of capital.
- (b) Purchase of real estate.
- (c) Getting work done under contract.
- (d) Purchase of materials and supplies.
- (e) Hiring of labor.

COMPARISON.

Now some of these operations are easier for the public authorities and others are easier for the private company. In the borrowing of capital the municipality has the advantage of the private corporation. It can float bonds at a lower interest seeing that the entire taxable property of its citizens is security, while the corporation has as security only its plant. In the letting of contracts or the buying of land, the municipality and the corporation are about on the same footing. In the purchase of materials and supplies, the public almost invariably pays more than the private customer and the difference is divided between some public official and the favored dealer. Finally in the buying of personal services the public is far less expert than the private company. In the procuring of labor municipal undertakings seem to be synonymous with extravagance. The Philadelphia Gas Works, we are told, was turned over to a private corporation largely because of extravagance in the employment of labor. The politicians love to multiply places because thereby they add to their power to reward and maintain their "heelers" and "workers." The labor organizations look with unanimity upon a policy that by multiplying the number of "soft jobs"

prosper their class even at the expense of other sections of the community. It is owing to the loading up of municipal departments with unneeded laborers that the contract system of paving or sewer building is generally preferred to direct employment.

CIVIL SERVICE.

It is true that the introduction of efficient civil service rules in the selection of municipal servants tends to lessen the interest of politicians in creating places. They do not care for a large number of berths if they cannot name the occupants. They have little interest in jobs when they find the civil service examinations shutting out their own henchmen. They cannot levy assessments from city employees if they no longer have the power to turn them out at will. But let it not be supposed that civil service reform coupled with tenure of office places the municipality at once on a par with a private employer. The cumbersome artificial methods which are necessary to rescue us from the spoilsman are never adopted by a street railway company. With it the taking on, promoting, and discharge of men is altogether more simple and practical. I fancy if a street car company and a municipality were given the same sum and directed to assemble with it a corps of conductors, gripmen and power-house men, the former would be found at the end of the year to have employees not only greater in number but also more efficient and rendering more valuable services.

I would furthermore remind you that the merit system, while it has lessened the politician's demand for the creation of places, does not lessen the demand of the labor unions for short hours, good pay, and many places in municipal departments. Says Prof. Commons: "The unions do not strive to reward particular laborers, as does the politician, but to reward labor in general. They want an increased demand for labor, not a berth for a certain 'worker.' Against this demand the civil service rules bring no effective check."

A BASIS OF CHOICE.

We have now a scientific basis of choice between private and public ownership. A business like water supply that locks up most of its capital in buying land and water rights and in getting conduits and reservoirs built under contract is marked out for successful municipal ownership. This is why more than half our cities own their water works, and the percentage is steadily increasing. This is why also the changes from private to public ownership of water works are ten times as many as changes in the reverse direction.

In the supply of gas or electric light the outlay for materials causes operating expenses to bear a higher proportion to fixed charges and makes the business rather more doubtful for the municipality. But the almost universal failure to pare the charges of obstreperous lighting monopolies down to a competitive basis enables the municipality invariably to better itself when it breaks away from the private monopoly and supplies its own light. It is therefore not surprising that an eighth of the electric lighting plants of this country belong to the public and yield splendid results.

STREET RAILWAYS.

In the street railway business the city is at such a disadvantage as compared with a private company that the latter ought to be able to carry people as cheaply as the municipality can do it and still make a handsome profit. It is doubtful, however, if the corporations will abate the enormous profits the five cent fare brings them in the crowded streets of our large cities until they have been once thoroughly frightened by successful examples of the municipal operation of street railways. I cannot but think, therefore, that there will be sporadic cases of municipal streetcar service before the private companies can be brought to the frame of mind which will tolerate a stringent regulation in the public interest. When that happens private operation may once more prevail.

THE ELECTRIC MOTOR.

Another consideration that divides me from those who think the municipal tramway is coming, and coming to stay, is the fact that the development of the electric motor in the last dozen years has carried this service beyond the confines of the municipality. That the bounding trolley car now fits away into the adjoining counties and connects a whole string of towns must give pause to those who have regarded this kind of transportation as purely local. It is likely that the electric road is to be an intermediate form of transport slid in between the steam railroad and the public highway. If this be so it tells against municipal operation, for how can those portions of an electric

railway network which happen to traverse a city be efficiently managed apart from those portions which connect town with town or city with country. But it does not forbid a strict municipal control. For the city can exact payment for the franchise to lay tracks in its streets just as it now does in the case of a steam railroad. Moreover, it can reserve the right to prescribe the fare between any two points within the city just as now a state railroad commission reserves the rights to prescribe rates between any two stations within the state.

CONCLUSION.

In conclusion I would urge that our cities adopt the expectant attitude. Probably lighting will more and more devolve upon the municipality. On the other hand the fact that nearly half the tramway mileage of Great Britain is publicly owned and that the eighteen British cities that run their street cars report entire satisfaction, does not convince me that municipal operation will have the last word in this country. But surely our cities should keep their minds open on this question and be "prepared", as the French say, "for all eventualities." A stiff prejudice against public ownership certainly delivers a city into the hands of the public service companies; while a ready confidence in its own powers of self help makes it formidable and successful in asserting the interests of the public.

List of Guests at the Third Merchants' Association Annual Dinner, December 5, 1900.

Ames, Worthington
Ayers, Grosvenor P.
Aronson, A.
Aronson, Sol.
Auger, C. J.
Armer, A. M.
Adam, H.
Amrath, J. W.
American Tin Plate Co.

Broemmel, B.
Berostein, S. L.
Baldwin, Edward L.
Baxter, E. F.
Bergin, E. E.
Bliss, Charles
Bertheau, Cesar
Brunner, Henry
Baldwin, A. S.
Brenner, Gustave
Brune, Henry
Barbieri, Paul
Beamish, P.
Batkin, A. A.
Bates, A. C.
Bon, Chas. A.
Biagi, D.
Bush, Henry T.
Bjorstad, Andreas
Balfour, F. F.
Boesch, Emile
Bundschu, Charles
Benbough, R.
Bauer, S.
Buckhee, Spencer C.
Bigelow, S. C.
Brenner, John
Bannan, Lewis M.
Backman, Dr. G. S.
Burr, C. C.
Bradford, Wallace
Bash, David
Biggy, Wm. J.
Brandenstein, M. J.
Brandenstein, E.
Bates, Eugene J.
Bell, Alex G.
Booth, James P.
Brandenstein, H. U.
Boxton, Charles
Braunhart, Samuel
Brancroft, C. E.
Babcock, Prof. K. C.

Cook, Milton H.
Crowley, D. W.
Cook, Clifford G.
Christesen, M. A. C.
Cole, C. M.
Clay, Allen M.
Chase, C. H.
Curllett, Wm.
Christeson, A.
Chase, Quincy A.
Chase, George I.
Cook, Alex J.

Curtis, John
Crim, W. H.
Cole, F. P.
Corbus, A. T.
Caffrey, John
Curtis, John M.
Cutter, E. B.
Clark, L. Curran
Church, George E.
Cooper, George D.
Cox, Jos. G.
Costa, J.
Connor, John
Comte, A. Jr.
Curtis, Peter J.

Denman, James
Denman, William
Duno, Ritchie L.
Dulin, E. G.
Dorain, George D.
Dohrmann, F. W.
Dohrmann, A. B. C.
Dohrmann, F. Jr.
Daniels, R. A.
Durham, R. L.
Downing, D. F.
Dennistoe, E. G.
Davis, Andrew M.
Davis, Henry L.
Dodd, Willis G.
Dimond, H. P.
Davidson, D. M.
Doble, Wm. A.
Davis, R. D.
Duncombe, E. J.
D'Ancona, A. A., M. D.
Dwyer, Lawrence J.
Dempster, W. R.

Ehrenpfort, William
Emery, R. C.
Elder, Scott
Ehrenpfort, G. F.
Everding, James C.
Evans, Chester H.
Eisenberg, A.
Esters, Von Krakau Wm.
Estberg, Milton H.

Frank, Albert
Freud, J. Rich'd
Feintuch, Morris
Feder, S.
Fraser, J. P.
Froham, Henry
Feonel, Henry T.
Flaggell, H. C.
Faure, H. E.
Fodera, A.
Farabam, John
Fennimore, W. D.
Frank, Wm.
Fredericks, George
Flint, B. P.
Froelich, Christian

Ferguson, E. W.
Freese, A. C.
Faich, Otto
Ferguson, Phinias I.
Fontana, M. J.

Guitard, Horace
Gage, W. S.
Giannini, A. P.
Greenebaum, J. S.
Gildea, J. J.
Growall, W. L.
Gordau, James E.
Gundlach, Henry R.
Graf, J. L.
Gutte, I.
Gray, Harry N.
Gunn, Solomon
Greenebaum, A. H.
Grant, J. D.
Greensfelder, Naph. B.
Goldstone, M. A.
Greenzweig, George
Gruninger, Albert
Giesting, Jos. G.
Grunsky, C. E.
Greensfelder, N. B.
Gregory, Warreo

Hirsch, Alphonse
Hirsch, Leopold
Hilp, Henry
Howell, J. R.
Heineman, H. M.
Hoedlich, Albert
Higgins, M. R.
Harper, F. F. G.
Hawkins, C. A.
Hagan, James
Hale, M.
Hale, R. B.
Hall, W. W.
Heenshelwood, Thomas R.
Haslett, S. M.
Hooker, Joseph D.
Heidt, John W.
Hicks, W. G.
Helmqwest, Wm. J.
Hart, M.
Hochstadter, Robert B.
Herman, R.
Hains, Joseph B.
Hansen, J. R.
Hart, B.
Hirschfeld, C.
Holman, Alfred
Hammer, F. H.
Hubbard, B. S.
Hotaling, Richard M.
Hooker, C. G.
Howard, Charles Webb

Irving, S. C.
Isaac, Chas.
Ils, John G.
Ickelheimer, S.
Ismon, Geo. H.
Johnson, Sam.
Jordan, Wm. H.
Jenoigs, Rufus P.
Johnson, H. L.
Jorgensen, E. B.
Judd, Alphonse
Judis, Arthur L.
Jewell, G.
Jennings, Thomas
Jordan, Pres. David Starr
Kelly, D. V.
Kelly, Philip C.
Koenig, Frank
Kaiser, L. M.
Kohlberg, M. S.
Koster, Carl L.
Koster, Fred J.
Kingston, Paul F.
Kirk, A. N., M. D.
Kohlberg, Eugene L.
Kullman, J.
Kullman, Herbert
Katten, S.
Kerr, James W.
Kerr, A.
Kalben, E. C.
Kittredge, E. H.
Kittredge, S. B.
Kohlberg, H.
Kahn, Henry
Kennel, A. G. P.
Kirkpatrick, John C.
King, L. M.
Landsberger, H. M.
Lilienthal, P. N.
Lane, Franklin L.
Larsen, Carl G.
Larsen, Alfred
Law, Harthland

Law, Herbert E.
Langdon, W. G.
Laydon, Darby
Lang, Otto
Larkin, Wm.
Lacey, Louis B.
Lastafko, J. J.
Lynch, H. H.

Maren, Alfred J.
Melrose, Kenneth
Maxwell, H.
Moulton, Irving F.
McGeough, John F.
Marks, Sam'l M.
Mitchell, Edw. H.
McNeill, D. R.
McNeill, A. J.
Manzy, Byron
McCann, T. J.
Merle, L. V.
McNab, James
Maggini, G.
Miller, R. E.
Martell, Jas. L.
Maas, Henry F.
Morrow, J. A.
Mooser, Wm. Jr.
Mitchell, A. J.
Melrose, C. K.
Marwedel, C. W.
Maxwell, William B.
Murray, S. G.
Magan, Emanuel
Mannel, Joseph
McLeod, Daniel
Magoer, Joseph
Miller, W. A.
Morrow, George F.
McElroy, R. D.
McLaren, John
Miller, R. C.
Mudge, R. G.
McCarthy, P. H.
McCarthy, Wm. N.
Maguire, A. B.
Manson, Marsden
Montgomery, D. W., M.D.

Markel, W. S.
Manvais, Roy
Maxwell, E.
Michaels, H.
Michaels, C. F.
Newhall, H. M. & Co.
Nathan, Hermann
Norman, Harry
Nardini, A.
Nash, J. T.
Nolan, J. C.
Newbauer, H. R.
Nelson, F. V.
Orr, J. W.
Odagaki, S.
Osborn, Frank F.
Ordenstein, Max
Oliver, B. P.

Pike, Chas. W.
Pike, Roy M.
Palmieri, E. C.
Priber, E. C.
Porter, D. H.
Parkhurst, John W.
Priester, J.
Pernau, Henry F.
Pardy, Wm.
Pardy, W. J.
Prager, Lesser
Prager, I.
Patterson, Geo. W. H.
Pettigrew, John M.
Peterson, James P.
Pfister, J. J.
Phelan, Mayor
Peterson, P.

Quinn, Joe E.
Quick, John W.
Rothenberg, L.
Ridley, A. F. Brooke
Ralston, A. J.
Raymond, F. A.
Rich, A. J.
Rich, David
Rothschild, Hugo
Redington, Wm. P.
Rossi, P.
Richardson, Edwin H.
Reimers, John C.
Radke, Richard L.
Rothschild, Theo.
Rau, M.
Rieger, Wm.
Roos, George H.
Ruyon, C. F.

Reed, Chas. Wesley
Ross, Prof. Edw. A.
Rosenblatt, Arthur

Shainwald, R. S.
Schmidt, Carl H.
Schumacher, F.
Steutzel, Otto
Shewcock, Wm. R.
Sullivan, John T.
Stanford, Jerome B.
Schmidt, Ben J.
Sussman S.

Schrock, W. A.
Schmidt, Johann
Schnee, Gustave
Smith, H. A.
Schild, Edward
Schlueter, E.
Schlueter, R. H.
Steiger, Chas. D.
Scott, John S.

Schultz, Wm.
Simonds, John
Simonds, Ernest H.
Simonds, Ray W.
Samuel, M.
Samuel, Wm.
Samuel, Max
Samuel, Paul
Steiger, L. A.

Slocumbe, James A.
Spence, A. S.
Spreckels, Col. Clans
Spreckels, John D.
Scott, A. L.
Samuels, Louis T.
Stader, C.
Sherman, L. S.
Sherman, Fred R.

Seymour, Dr. Jas. H.
Scott, A. W. Jr.
Smith, W. A.
Saalfeld, Leo.
Sims, R. M.
Sargent, F. G.
Sanderson, Geo. R.
Scott, E.

Sbarboro, A.
Symmes, Frank J.
Sorenson, A. S.
Stallman, Chas.
Sresovich, L. G.
Stevenson, Com., N. N.,
U. S. Navy.

Swanberg, C. O.
Stedman, H. S.
Schulz, Wm.
Steen, M. A.
Scholz, P.
Shand, A. T.
Turpin, F. L.
Trower, Frank W.

Thurman, G. S.
Turner, Geo. W.
Taggard, E. W.
Truitt, I. J.
Towne, Arthur G.
Thistleton, Geo.
Townley, Wm. D.
Thierbach, Chas. F.
Taylor, Henry R.
Titus, C. Jesse
Tolin, Joseph S.

Underhill, H. B. Jr.
Upham, Isaac
Union Lumber Co.

Volkman, Geo. F.
Von Rhein, O. F.
Von Rhein, F. L.
Vail, Frank A.
Vail, A. H.
Volkman, C. M.

Weil, Wm. M.
Wangman, Asa H.
Wertheimer, B. E.
Wright, Norman S.
Wetmore, J. G.
Weaver, L. F.
Weaver, C. N.
Welch, R. W.

Wright, C. S.
Weston, J. A.
Wood, Wm. E.
Wells, W. H.
Wormser, G.
Williams, T. S.
Williams, A. H.
Watt, Rolla V.

Warfield, R. H.
Wrenn, J. W.
Wollner, Jacob
Weisenhutter, M.
Weinschenk, Chas.
Woods, W. G.
Weinberger, Jos.
Wolf, Julius

Weber, Oscar T.
Waller, L. P. F.
Wilson, W. F.
Walker, Geo. L.
Walsh, E. M.
Watkins, A. A.
Wheeler, Pres. Benj. Ide
Weinstock, Henry

Wilson, Horace
Wheelan, F. H.
Wesphal, H. O.
Wilson, Daniel
Wilcox, Geo. M.
Wilson, A. W.
Wolf, William
Young, Carlos G.

MENU.

For over two hours the viands were under discussion and the following menu, served excellently and promptly, was most creditable to the management of the Palace Hotel.

"Strive mightily, but eat and drink as friends."

MERCHANTS' ASSOCIATION ANNUAL BANQUET.

Eastern Oysters, Half Shell.
Consomme in Cup.

Radishes. Olives.
Caviar on Toast.

Palace Hotel Sauterne.
Filet of Sole, Mirabeau.
Potatoes Risssoles.
Loin of Beef, Neapolitan.
Chicken Patty Chantilly.

Roman Punch. Palace Hotel Claret.

Roast Quail, Bread Sauce. Roast Squab.
Peas, French Style.
Roman Salad.

Neapolitan Ice Cream.

Assorted Cakes.
Coffee.

Palace Hotel, December 5, 1900.

MERCHANTS' ASSOCIATION

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REVIEW.

J. RICH'D FREUD, - - - - - EDITOR

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POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

Civil Service Upon one point all the speakers at the annual dinner agreed.

Key Note. The Civil Service system is absolutely essential to successful public ownership.

Municipal operation of any public utility without the merit system is doomed to inevitable failure. It is the essence of folly to imagine that water works or lighting plants can be honestly and economically conducted by a municipality dominated by the spoils system of party politics.

What are the cardinal principles underlying the successful management of a business house? They may be summarized in the four words: enterprise, discipline, efficiency and economy. These depend more than all else upon faithful and efficient clerks and employees. How are such assistants secured and retained? By following the simple rules that constitute the very basis of the merit system. They are appointed for their ability; advanced for their efficiency and only discharged for real cause. In truth, the successful merchant in his daily work is the best exponent of the methods of the civil service system.

Now, imagine a business house conducted upon the spoils system of party politics. Clerks appointed, not for their ability, but on account of their political complexion or to reward service in a nominating convention. Employees selected because, perchance, they turned out in a procession with flaming torches or could muster some doubtful votes on election day. Clerks and employees such as these retained for their personal fealty and removed arbitrarily as soon as they cease to be service-

able to the political boss. What would become of any business operated upon such a schedule? Bankruptcy and failure would be the inevitable result.

What is true in this case of a business house is equally true of a private or public corporation. Water works and lighting plants are profitably managed by private corporations upon the same principles that insure success in a business house. Concede the practice of these principles to a municipal corporation and public utilities could likewise be successfully operated. Such is in fact the history of every municipality in Europe or America that has succeeded in conducting any public utility. In truth, the condition of the principal cities of Great Britain, before the Municipal Corporation Acts of 1835, was far more deplorable than that of the worst American cities of to-day. The establishment of the merit system under those Municipal Acts of 1835 marked the beginning of the present model cities of Glasgow, Birmingham, Manchester and other leading municipalities of Great Britain.

Boston is often cited as an illustration of a striking failure in the management of public utilities, notwithstanding the existence there of the civil service system. An accurate examination of the official records shows that this mismanagement in Boston resulted from an inadequate working of the merit system. Large numbers of employees were literally smuggled into the various departments of the municipal service by artful evasions of the civil service system. Demands were made for classes of artisans whose titles were not in the civil service classification. The blunder in the case of Boston was in attempting to own and operate public utilities before all the employees to be engaged in such work could be regularly certified by the Civil Service Commission. It was, therefore, neither a fair test of the merit system nor of municipal ownership. It should, however, prove a timely warning against the imminent danger of any municipality entering the vast arena of public ownership without the most careful deliberation and thorough preparation. It is an apt illustration of the familiar adage, "look before you leap."

It would be suicidal on the part of any municipality to engage in the intricate task of ownership and maintenance of public utilities without having previously provided for the thorough application of the merit system in appointments, promotions and removals. To make the patronage involved in such undertakings the football of party politics would be to forestall possible success and invite certain defeat. If loyalty to party bosses is to be the test for the appointment of men upon public work, all hope of reducing municipal cost to the level of corporate price should be abandoned.

The framers of the Charter of San Francisco fully understood and appreciated this fact. The Civil Service article was incorporated to provide the machinery whereby the city government could be conducted on a business basis. The first duty, therefore, of the people of San Francisco is to see that the Civil Service provisions of the Charter are firmly entrenched in the city government and faithfully executed. Then, and not till then, should we seriously contemplate the gradual acquisition and ultimate ownership of public utilities by the city in accordance with the Charter.

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Published Monthly by the Board of Directors



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SAN FRANCISCO, CAL., JANUARY, 1901.

No. 53

GREETINGS FOR THE NEW YEAR.



O each member of the Merchants' Association and to the citizens of San Francisco, the REVIEW extends heartiest greetings at the threshold of a new century. The year just closed has in many respects been memorable in the annals of this municipality. It has marked the opening of extensive intercourse with the newly acquired American possessions in the Pacific. It has welcomed the entrance into this port of another transcontinental railroad. It has witnessed the operation of a new organic law. These potent factors, among others, have contributed to make the year 1900 eventful in the history of San Francisco.

Panorama of the Pacific.

World events are about to be wrought upon the broad Pacific. Marvelous changes are certain to transform the lauds bordering upon this vast ocean. A theatre of national acts will be played at our very doors. Not only China and Russia with their hundreds of millions of souls and fabulous possibilities for trade, but the wonderful developments in Alaska and Mexico point unerringly to this Pacific Slope as the coming field of the world's grandest opportunities. The early completion of an Isthmian canal and exchanges by lightning cables and fleet ocean steamships will tend to hasten the realization of this prophetic destiny of the West.

How Great Cities Rise.

The birth of great cities may be traced to the course of commerce. Movements of trade give birth to commercial centers. As the globe turns upon its axis, so trade is the point around which large communities revolve. Sparta and Athens and Rome rose and grew from the commercial expanse of their day. London, Paris, Hamburg and Vienna were in the line of exceptional trade movements. The vast business developed by the thick settlement of the Atlantic States carved out the path for New York and Philadelphia and Boston. Chicago and St. Louis followed the tremendous expansion of the Western States. The circle of the world's trade movement has reached the Pacific. Where will the metropolis of the West be located?

Citizens Make Cities.

While it is true that cities follow the lines of trade, it is also true that the greatness of cities is due to the work of their own citizens. Mere location in the highway of commerce will not of itself create a metropolis. Climate and soil will not determine the result. Many of the worst failures in cities are nature's ideal spots; some of the most successful communities are almost barren of natural resources. It is the citizen that gives rank to the city. That city carries off the palm, whose citizens seize the opportunity. Its supremacy rests upon their energy, loyalty and determination. As certain as the earth's revolution, one of the world's greatest cities will exist on the Pacific Coast. Whether it will be on Puget Sound, or in Oregon, or in Central or Southern California will depend upon the comparative capacity of the people of Seattle or Portland, Los Angeles or San Francisco to win the prize.

San Francisco's Opportunity.

Will the citizens of San Francisco prove equal to the rare opportunity that confronts them? Were the census returns of 1900 the final test, we would frankly award the palm to others. Our sister communities north and south have far outranked us in material and numerical progress during

the past decade. Their remarkable strides challenge admiration. They are going ahead with a vigor that ought to awaken the utmost energy in the people of San Francisco. We cannot safely rest on our oars because the tide has hitherto run our way. Our lethargy and indifference nursed our rivals to maturity. A turn in the tide may float one of them on to ascendancy. The opportunity is ours; but we must grasp it.

We Must

Stand Together. San Francisco will never attain front rank among the first cities of the globe unless our citizens are united. We must learn to fight as one invincible army for the welfare of our beloved city. In the face of municipal advancement, personal strife and political distraction must vanish. Civic virtue and civic fealty must take the place of individual avarice and party patronage. Let the progress and prosperity of our city be our highest goal. Standing together in a solid phalanx, sustained with civic pride and civic patriotism, no rival among the cities of the West could wrest from the fair brow of San Francisco the proud title of Queen of the Pacific.

Duty of the Association.

In this gigantic task for the supreme ascendancy of San Francisco, the Merchants' Association has a solemn duty to perform. As a favored maritime port, the two foremost interests of this community will be commerce and manufacturing. The influence of the merchant will necessarily be powerful and far-reaching. Not alone in the counting-room, but also in the council chamber will his sphere of usefulness extend. There are at present 2,500 legitimate business houses in San Francisco. Over half of this number have already enrolled as members of the Merchants' Association. The practical results of the efforts of this organization during the past few years forcibly demonstrate the power of unity. With a united membership of the entire business community, the Merchants' Association could consistently ask the citizens of San Francisco, irrespective of party, class or calling, to co-operate for the highest welfare of the whole municipality. With a unanimous public sentiment thus aroused, no selfish attack upon our city's fair name would be tolerated. To be a San Franciscan would then be the proudest boast of citizenship.

Course of the "Review."

Whatever support can be given by the REVIEW to such a united movement for the continued supremacy of San Francisco, will be cheerfully and devotedly contributed. The press enjoys extraordinary power to make or mar the future of a community. Directed by patriotic purposes, the united influence of the metropolitan press would prove almost irresistible. It has been aptly said that the most invincible combination of forces in modern social advancement is a united people and a united press. Let us then awaken with the dawn of a promising New Year to the magnificent course that has opened with the new century. In a solid regiment of progress, let all our banners bear the emblematic legend of our beloved city, "Oro en paz: en guerra fiero."

Mayor James D. Phelan's Address

— TO THE —

League of California Municipalities.

SOME RESULTS OF CHARTER GOVERNMENT IN SAN FRANCISCO.

At a meeting of the League of California Municipalities on Friday, December 14th, Mayor James D. Phelan delivered an address, which, inasmuch as it shows briefly some of the many things accomplished by the new Charter, we print it in part as follows:—

"San Francisco is a very appropriate place in which a League of Municipalities may hold its convention, because in this City during the last year, there has been on trial the most advanced City Charter which has been given to any American municipality. Its success means much for the people immediately benefited and much for the people of other communities who may profit by our example.

"The people adopted the Charter in order to secure Home Rule, a more responsible, efficient and economical government and to introduce and establish what is known as Civil Service Reform. I am disposed to believe that the claims made for the Charter by its friends in this behalf have been made good so far as the Charter controls.

HOME RULE.

"The City has put on its own government. The Legislature, as formerly, cannot interfere with our municipal affairs. The power of appointment has been transferred from the Governor to the Mayor and the Supreme Court has now before it 'The County Officers' Case,' so called, by which the spoilsmen, that is to say, the proponents of the 'Spoils System,' are endeavoring to put such officers as that of Sheriff, Assessor, County Clerk and Justices of the Peace, Coroner and Recorder under the control of the Legislature and take them out of the jurisdiction of the Civil Service provisions of the Charter which is distinguished as the 'Merit System'; but whatever may be the result of this litigation, substantial results remain, because the Civil Service will continue to apply to the employees of city officers, as defined in the case of Kahn vs Sutro, and to the subordinates of the Boards and Commissions appointed by the Mayor.

"The City is in many respects the agent of the State, and the Charter provides, under a fair interpretation of the Constitution, for the performance of our State duties as required by general law with our own servants, whose election, compensation and the number of whose clerks and the manner of whose appointment should be controlled by us, and we look for a favorable decision on these lines.

"Before touching on the general character of the government, consider for a moment the results of Civil Service Reform.

CIVIL SERVICE REFORM.

"The Commission has classified the entire Civil Service of the city, made rules, printed instructions, conducted examinations, and have already certified 569 employees to the city departments, where, according to letters from the several Boards, from the Recorder, County Clerk and Registrar, they are entirely satisfactory. This was an enormous task which has been done well with a trifling expense of about \$5,000. There are sixty-seven classes of employees for which there must be separate examinations, included under the heads of clerical, mechanical, custodian, engineering, medical, police and fire. The result is,

that the city and the employee are both protected, and the political 'boss' who thrives on patronage is destroyed.

RESPONSIBILITY, EFFICIENCY AND ECONOMY.

"Responsibility comes from the powers given to the Mayor and the separation of legislative from executive functions.

"Under the Charter, the Board of Supervisors is a purely legislative body, no patronage being within its gift except its own clerks and attaches. Under the Consolidation Act, the Board appointed gardeners, police court clerks, prosecuting attorneys and janitors, and its confirmation of the appointment by the Mayor of the License Collector was required. Scandals frequently grew out of the disposition of this patronage.

"The Consolidation Act, adopted in 1856, divided the city into twelve districts or wards, from each of which a Supervisor was elected. All of these wards except two were in that portion of the city east of Larkin Street and Ninth Street, and a representative Board was rarely, if ever, secured. The Charter wisely wiped out ward lines and gave a wider field from which to select the Supervisors, with the result that no better Board than that now serving ever sat in the City Hall—in fact, it is the best Board of all.

"There is another noteworthy circumstance about this Board of Supervisors, and that is, contrary to the pernicious custom of many years, no ring or combination composed of a working majority has been formed and until the votes are counted the result of a ballot cannot be forecast. Heretofore, it was common to hear of 'solid sevens' and 'solid eights.' The number of Supervisors have been increased from twelve to eighteen, and now, it will require a combination of ten votes to carry any measure and fourteen votes to overcome the Mayor's veto. While the Charter makes a combination therefore more difficult than in former years, still the freedom of the Board from cliques and rings is due to the character of the Supervisors.

ORDINANCES.

"In prescribing the manner of the passage of ordinances, the Charter framers adopted the constitutional provisions requiring the subject matter of every measure to be expressed in its title and limiting every ordinance to one subject. No such restriction existed under the old system and vicious legislation was frequently the result.

"Every ordinance, except those which authorize the expenditure of less than \$200, is subject to the Mayor's veto. The limit under the Consolidation Act was \$500, nor could the Mayor, as now, veto the tax levy or any item thereof; and a wasteful majority in the Board could, and frequently did, deplete the Treasury after fixing high and exorbitant rates.

CONTRACTS.

"At the beginning of each fiscal year, every department of the city government is required by the Charter to specify to the Supervisors the various articles necessary to be purchased for the ensuing year, including stationery, and the probable quantity thereof to be

required. It is thereupon made the duty of the Board to invite bids to supply the various departments, the advertisement for bids to be made by schedule. Bids may be made separately for any article. All supplies are now being furnished upon bids so invited, and a saving over the old system is thereby effected. Take as an example the matter of stationery, which cost \$40,000 last year as against \$24,000 this year. It was the practice under the Consolidation Act to purchase many supplies in the open market, no provision of that Act forbidding it, and jobbery and extravagance were common. A new provision of the Charter requires that all stationery be kept by the Clerk of the Board of Supervisors and delivered to departments on requisition of head of department countersigned by the Mayor.

GAS AND WATER RATES.

The Board effected during the year a reduction of ten per cent in water rates to householders, a net saving to the consumers of the city of \$150,000 a year. The Charter required that the rates for both public and private use of gas, be fixed by the Supervisors and that body reduced the consumers' rate of gas from \$1.50 to \$1.40 per thousand cubic feet, a saving to them of \$100,000 per year; so, in these two items, the people have benefited to the extent of a quarter of a million dollars. For the first time in our history the Supervisors set the maximum rates for public lighting. The rate for the improved gas lamps is nine cents per night; formerly it was eleven cents. The rate for arc lights used by the city was reduced from 42½ cents to 35 cents per lamp per night, and the price of gas for public buildings was fixed at \$1.35 per thousand cubic feet. For private consumers for electricity a maximum rate, with a sliding scale, was fixed by Ordinance No. 49, all of which represented a substantial saving to the public.

FUNDS AND APPROPRIATIONS.

"Perhaps the most marked innovation introduced by the new Charter, and the most beneficial to the taxpayers, is the scheme of funds and appropriations therein devised. Formerly all moneys received from taxation and other sources was apportioned to separate statutory funds, known respectively as the General Fund, the Park Fund, the Street Light Fund, the Street Department Fund, the School Fund, and the Interest and Sinking Funds. The bulk of the revenues went into the General Fund, which was drawn against indiscriminately to pay salaries and bills for supplies furnished by contractors. Now no demand can be drawn except upon a specific unexhausted appropriation made by the budget in June. Salaries were under the old system held by the courts to be fixed charges, and were given precedence over claims arising out of contract. While, as a matter of law, contractors were charged with notice of the condition of the funds and were not protected if they were overdrawn at the time they furnished supplies, in practice they were in the dark. The result was that the fund was invariably overdrawn and many creditors remained unpaid at the end of each fiscal year. Indeed, a constitutional amendment has just been adopted to relieve creditors so situated. We are even now paying for the sins of that system.

"As a means of remedying this condition of affairs the Charter makers devised a plan whereby it is made the duty of the Supervisors in June of each year to make an estimate or budget, wherein a specified amount is designated and appropriated to pay each item of expenditure in the city government, in such detail as the Supervisors see fit, and when so fixed and designated, the respective sums are inviolably appropriated for the purposes for which they are set apart for the ensuing fiscal year. The various contractors who furnish these supplies have only to inquire as to the condition of this appropriation to be

assured that they will be paid. Copies of contracts are filed with the Auditor, so he keeps a check on the fund. This system has worked well and it is reasonably certain that deficits will not occur in the future.

COST OF MAINTAINING THE CITY GOVERNMENT.

"It is true on May 15, 1898, in a public statement, as quoted by the *Chronicle* this morning, I said that we could under the Charter provide a city government to cost \$5,110,029, and we have done so and well done so. But let us understand the question. This is 'the dollar limit.' I added in the same public statement, which the *Chronicle* did not quote. 'The dollar limit only refers to the operating expenses of the city government. If public works are necessary and indebtedness is authorized therefor by a vote of the people, the interest and sinking funds, like the park appropriations, are outside the dollar limit.'

"Now, the first levy under the Charter was made June, 1900, and bears out my statement made in 1898. The levy was as follows:

| | |
|--|-------------|
| For operating expenses and maintenance of the City Government ("the dollar limit")..... | \$5,146,700 |
| For Park, Interest and Sinking Fund on new issue of bonds for Hospital, Schools, Sewers and Park Extension authorized by the people December, 1899, and now in the Supreme Court (all outside the "dollar limit")..... | 446,285 |
| Total..... | \$5,692,985 |

"The operating expenses are charged with many items of an unusual character, some of which more properly belong to permanent improvements. For instance:

| | |
|--|----------|
| Examining available sources of water supply..... | \$30,000 |
| Abstracts of property situated in Panhandle district, etc..... | 10,000 |
| For Trocadero Gulch..... | 10,000 |
| For new paving on accepted streets (not repairing), about..... | 40,000 |

"Now, this levy was made on the basis of an assessment roll of \$375,000,000. The Assessor has, however, returned a roll of \$405,000,000, which gives us a surplus this year of about \$230,000; but the City Attorney has advised that it can not be used until the next fiscal year, beginning July 1, 1901. With a growing assessment roll, however, it will appear that our revenue will steadily increase, and that whatever surplus we have after paying operating expenses, that is in excess, for instance, of \$5,110,000 can be by the budget made applicable to permanent improvements.

"Expert Williams reports concerning the expenditures for salaries, as follows:

| DEPARTMENTS. | First year under the Charter appropriations, 1900-1901. | Last year of Consolidation Act Appropriations Expended, 1898-1899. |
|--|---|--|
| Total | \$2,153,936 | \$2,184,130 |
| Board of Public Works— | | |
| Salaries, General Office, Bridges, and Corporation Yard..... | 57,780 | 57,726 |
| City Hall Janitors and Employees..... | 29,820 | 39,780 |
| Hall of Justice..... | 7,530 | ..... |
| Gas Inspector..... | 1,800 | 1,800 |
| | \$2,250,866 | \$2,283,436 |

"The saving under the Charter (after adding \$100,000 for Paid Fire Department salaries), \$32,570. Furthermore, the engineering department of the Board of Public Works will, it is expected, pay its own expenses from fees, which formerly went to the City Surveyor, who received about \$15,000 a year from this source. The foregoing new salary schedule, it must also be remembered, provides salaries of the Civil Service and other commissions, a fully paid fire department representing \$100,000, the maintenance of the new Hall of Justice, six additional Supervisors and the members of the Board of Public Works.

"All other expenditures from the general fund are controlled and minimized by the Charter system of competition in buying supplies of every kind whatever. Nothing can be bought by the city unless by competition, and the result, as already demonstrated,

is a considerable saving. There are but the two channels of expenditure, salaries and supplies, and both of them are restricted far more than in the past.

STREETS.

"The Charter re-enacts in the main the provisions of the Vrooman Act as to street work, with some important exceptions. For instance, proceedings leading up to the assessment of private property to pay for such work can be initiated by the Supervisors only upon recommendation of the Board of Public Works. The owners of a majority of the frontage upon the proposed work may, as under the Vrooman Act, protest and stop work for six months. If at the end of that time a further protest shall not be filed by the owners of at least two-thirds of the frontage, the work shall proceed. In addition to posting, notice of the passage of the resolution of intention must be mailed to owners affected, where known. The rights of property owners are thus fully safe-guarded while at the same time slurrianism is not encouraged.

PUBLIC BUILDINGS.

"The construction, maintenance and repair of all municipal buildings, including school houses and engine houses, is committed to the Board of Public Works. Formerly, each department did its own work, but it has been demonstrated that all building work is done better and more economically when directed by one department.

IMPROVEMENTS AND PARKS.

"The Supervisors have kept within the dollar limit, providing for the operating expenses and maintenance of the City government, but with a dollar tax rate, it goes without saying that the public cannot have all the desired permanent improvements in the first year. Improvements will come gradually out of each year's saving. This year, for instance, we saved \$40,000 for paving accepted streets and \$50,000 for extraordinary expenses, looking to permanent improvements as water supply, Panhandle abstracts and Trocadero Gulch which opens the south side to a fuller development.

"The Park extension, hospital and school house construction, and the beginning of the intercepting sewer awaits on the decision of the Supreme Court, where the bond case will be heard on January 14th, the delay in the consummation of which all progressive citizens deplore.

"The Tax levy included Interest and Sinking Funds for these improvement bonds for the six months beginning January 1st, for we confidently believed that we would be able to issue them at that time, adding beauty to the City, strength to her institutions and at the same time giving employment to labor. With the most beautiful park in the world, we have, unfortunately, no proper entrance or access from the City proper, and the plan to bring the panhandle down to Market Street, connecting the City with the ocean beach appeals to the pride of every loyal San Franciscan, and by connecting the Park with the Presidio, we annex, as it were, 1,500 acres of Government land, making a park system unparalleled in the world. By boulevardizing Dolores Street and acquiring two blocks for a park in the Mission connecting therewith, we bring that part of the City into the system.

"In my message to the Supervisors last year, I said that Fort Mason, otherwise known as Black Point, should be made, with the consent of the Government, a park for that end of the city, and added, 'that this beautiful promontory, the termination of Van Ness Avenue, would be also brought into our park and boulevard system, and it is devoutly to be hoped that this extensive and consistent plan will be speedily realized.

"The general law in force at the time the Charter took effect, regulating the powers and duties of Park

Commissioners in cities, fixed the maximum levy for park purposes at six cent. The Charter fixes it at not less than five nor more than seven cents. Formerly only Golden Gate Park proper was under the jurisdiction of the Park Commissioners. The Charter has put under their control all parks and squares, including grounds about public buildings, and the result has been that all of our small parks and squares, which were formerly looked after by appointees of the Supervisors, are being greatly improved and beautified.

POLICE.

"Under the old law, the Police Commission was practically compelled to give licenses to all saloons annually. The Charter leaves it discretionary with the Board of Police Commissioners to issue licenses quarterly so that the Commission can exercise a wholesome control. If there are too many saloons in one neighborhood, or if they are conducted in a disorderly manner, the Commission can refuse a license. There are now 3,055 licensed saloons in this city. Under this power, the Police Commission has enforced the six-foot ordinance, has regulated the side entrance, has driven drives out of important thoroughfares, and generally has compelled decency and minimized crime. Twenty-seven men were appointed to the force on merit, having passed the Civil Service Examination, which is both physical and mental.

FIRE DEPARTMENT.

"The Fire Department has been taken by the new Commission out of politics, following the letter and spirit of the Charter. It has since the first of the year, as required by that instrument, been put on a fully-paid basis, so that now we have a metropolitan service superior to any in the country.

ELECTION COMMISSION.

"The Election Commission has conducted the Presidential election without any adverse criticism, fairly and honorably, and at a cost twenty-five per cent less than in any other year.

BOARD OF EDUCATION.

"The Board of Education has adopted a course of study on lines of the best educational thought. It has introduced mechanical training for boys and cooking for girls, which has received general commendation, especially from the masses of the people, who look for some practical results of common school education.

"The School Fund, less than given any recent Board, has been wisely administered, expenses reduced and old debts paid.

"The schools have been conducted without scandal. Formerly the elected Board of Education sold appointments just as contractors purchased contracts, both in the Board of Education and Supervisors, and then they would have to pay again to keep their positions or to have their bills liquidated. There has been no suspicion of dishonesty in any of the departments.

BOARD OF HEALTH.

"The Board of Health has improved the hospital service and has saved the city from infection by prompt measures at a critical time at an expense to their funds of about \$6,000 and to the merchants of about \$10,000. Chinatown has been cleansed from cellar to roof. Honolulu paid three millions and Sydney, Australia, fully as much for their recent experience with Oriental infection.

BOARD OF PUBLIC WORKS.

"The Board of Public Works is the engineer, the builders, the carpenters, the street makers and the cleaners of the city. It has done its work with intelligence and skill. Parties of engineers have been investigating sources of water supply as required by the Charter, and their report which will soon be made, will show the real value of the Spring Valley Water Works and the cost of an independent supply. The

Board has paved streets, especially south of Market Street, where they were most needed, and reconstructed the Spear Street Wharf—an urgent necessity—and have let a contract for paving Grant Avenue from Market Street to Bush Street, and for the building of bunkers from which street sweepings will be transported to the park for fertilizing.

"In the month of November, 1899, under the old system, the Street Department cost for salaries of deputies, bookkeepers, clerks, foremen, bridge tenders and such class of employees, \$5,864. The same work was done in November, 1900, for \$3,343, which shows a substantial saving.

"Formerly, the janitor service in public buildings, especially in the City Hall, was scandalous. Now, the City Hall is kept perfectly clean; and furthermore, the walls have been kalsomined and a modern passenger elevator constructed in the center of the building, which will obviate the necessity of operating the two old ones.

NO FRICTION.

"I desire to say for myself that the Commissioners, thirty-three in number, have all acted in harmony with the Mayor. There has been little friction, considering that a radical departure has been made and a new scheme of government inaugurated. So the system by which appointments are made is satisfactory in the first year's trial.

"The Charter fixes the number of clerks in most departments, but for flexibility's sake leaves it to the Mayor to recommend the employment of extra clerks, with the concurrent approval of fourteen Supervisors, and these, so authorized, have to be taken from the eligible list of the Civil Service, so no question of patronage enters the transaction, so safe-guarded is it.

"The City Attorney has interpreted for the several Boards and officers the meaning of the Charter from time to time with great clearness and satisfaction. Suits have been brought by interested parties to overcome the Charter provisions affecting the powers of the Board of Fire Commissioners and the powers of the Civil Service Commission, and, no doubt, more litigation will follow until all disputed questions are settled.

THE INITIATIVE.

"The unique provision of the Charter, the initiative, was tried during the year. It was, however, expected that when invoked it would be to checkmate a corrupt or vicious legislative body. But on the contrary, the Supervisors refused to legalize by ordinance the selling of pools in the down-town district and the pool-sellers proposed an ordinance to the people by petition at the November election, which was voted on at large and defeated by about 3,000 majority, justifying the good sense of the voters, and this probably settles the question forever.

"In giving the new organic law a fair trial the other officers of the city government have co-operated, with occasional dissent, however, when the new order pressed heavily on ancient abuses which had almost become, by usage, the common law of the City Hall. Public sentiment has been behind the new Charter at all times, and the noise made by its detractors has been out of all proportion to their numbers and influence.

"Without the support of an enlightened public sentiment, not always, I regret to say, voiced by the San Francisco press, no form of government and no public official can accomplish satisfactory results, but I have, amidst the roar of factitious opposition, always believed that the citizens of San Francisco would compel full justice be done the new law and strengthen the hands of those who were chosen to inaugurate and defend it, and I have not been disappointed. On the whole, it can now safely be said, that the new Charter has justified in every essential particular the expectation of its friends, even to the creation of enemies."

Help the Associated Charities and the Settlement Association—An Aid to Charity and a Prevention of Crime.

BY FRANK J. SYMMES,
Director of the Merchants' Association.

Our Associated Charities are not fully understood, and our Settlement Association is but little known. Each deserves the careful consideration of all good citizens. Many men desire to help the poor and unfortunate, and most merchants contribute in various ways more or less regularly. Few have time to investigate the claims for charity, and to give without such investigation is to encourage fraud. Probably nine out of ten of the cases of street charity are no-deserving, and the tenth case may be worthy of all that is given to the others. The Associated Charities investigate all applications, and gives to its subscribers the knowledge which comes from such labors. It has on file today a record of over twenty thousand such investigations. When the merchant is asked for aid—no matter what the claim, he should refer the applicant to the Associated Charities. Here the false are weeded out; the worthy are assisted. We all wish to help the worthy and should prevent imposition.

The Settlement Association seeks to prevent crime and save the occasion for charity. It seeks to teach the poor and unfortunate to care for themselves and to better their situation. It is the ounce of prevention which would save the pound of cure.

New York State has the record of Margaret Jukes, "the mother of criminals," whose progeny to the number of nearly a thousand has been supported by the State in prisons and asylums during seven or eight generations. If Margaret Jukes had been saved from her career, or even reformed, what a moral and financial benefit it would have been to the State.

The San Francisco Settlement Association and Boys Club has been largely supported by Mrs. Hearst. She has recently given nearly twenty thousand dollars to provide a suitable home in South Park. It requires now the steady support of our citizens. It is good "business" for our merchants to take care of this Association and the Associated Charities.

I can not too heartily commend these two institutions to the sensible business men of the community. Membership is obtained by a payment of five dollars a year, and any contribution is fully appreciated and economically administered, and help is greatly needed.

San Francisco, December 28, 1900.

JOIN THE ASSOCIATION.

Through the direct efforts of the Merchants' Association in securing the exemption in the Charter of mercantile firms from license taxes, the merchants of San Francisco are now free from this onerous tax.

Members are entitled to consultation without charge with the Attorney and Counselor of the Association upon civic or business matters.

The Superintendent of the Association may be consulted without charge upon subjects pertaining to the public streets.

The rooms of the Association may be reserved during the day or evening, upon previous notice, for holding committee or other meetings; and the library and other facilities of the office are at the disposal of members.

Complaints of a public nature, requiring investigation or correction by officials of the government, will be promptly brought to the attention of the proper authorities and remedies effected wherever possible.

Questions of public interest or importance, duly communicated to the officers of the Association, will be fully considered, and, if necessary, acted upon by the Board of Directors.

The REVIEW is regularly delivered free to all members, and the firm name, business and address of each member is published monthly in 6,000 copies of the REVIEW, reaching 20,000 readers.

THE NEW GEARY STREET RAILROAD.

By the Superintendent of the Merchants' Association.

As the time when the present Geary Street cable railway franchise will expire is rapidly approaching, it behooves the authorities to be considering what kind of a road is to be constructed there when a new franchise is let. It is certain that the people will expect to have a modern, up-to-date road constructed along this street.

There are two improvements which should certainly be insisted upon in granting a new franchise.

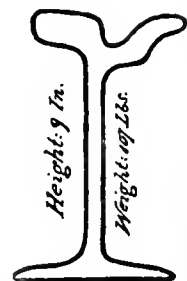
First, that the rails must be a grooved rail of the kind known as the "grooved girder rail."

Second, that no overhead trolley wires should be used, but if electricity is to be the motive power, that the conductors must be laid underground or storage batteries used.

The claim raised by the companies in the past, when short lines were constructed, that it was not practicable to change the system of rails or motive power on only a few blocks, should have no weight in the case of a line like that on Geary Street. The Geary Street road is a through line to the Park and passes through one of the best sections of the city. Its franchise is a valuable one and any company securing it can afford to construct it in the best possible manner.

Grooved girder rails have proven a success wherever given a fair trial. They are in general use in New York, Washington, Detroit and a number of other cities in the United States and are the only rail which offers no obstruction to vehicles.

Grooved rails do not mean the "Berlin Rail." The Berlin Rail is simply one form of a grooved rail and opinions differ as to its merits. Probably the best form of grooved rail in this country is the grooved girder rail used in New York and which is here shown.



The New York rail has a broad flange on each side of the groove. This offers a smooth surface of iron or steel along which vehicles can travel and lessens the wear on the rail through this source. With grooved girder rails there is little "tracking" done by vehicles with one wheel on the rail.

The question of using no overhead trolley wires when the Geary Street road is reconstructed is also an important one. The underground electric system has proven a success in Eastern cities and no overhead trolley lines are permitted in New York south of the Harlem River. Washington also changed its system to underground electric with entire success.

The underground electric system, storage batteries, or compressed air would all prove acceptable to the people at large and the motive power should be limited to these with the proviso that the system could be changed to meet new improvements in the future with the consent of the Board of Supervisors and the Mayor.

L. M. KING,
Superintendent Merchants' Association.

Judge Edward A. Belcher, who retires from the Superior Bench this month, contributed several able articles to previous numbers of the REVIEW. In his future practice we wish him the success merited by his honorable judicial career.

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REVIEW.

J. RICH'D FREUD, EDITOR

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POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS.

NUMBER OF MEMBERS JANUARY 1, 1901, - 1281.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS Merchants' Association of New York

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Langdon Walter G.....Mills Bldg

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Hooker & Co.....16 Drumm
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Monser, William & Son.....14 Grant Ave
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery
Swain, E. R.....Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works.....
.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Kennedy-Rae Art Co.....19 Post
Ross, The P. Co.....229 Sutter
Seaborn, Vail & Co.....741 Market
Schussler Bros.....27 Grant Ave
Vickery, Atkins & Torry.....224 Post

ART INSTITUTE.

Fletcher, R. H.....
.....Curator Mark Hopkins' Inst. of Art

ARTIFICIAL STONE PAVING.

Gray Bros.....223 Montgomery

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento
De Solla-Deussing Co.....129 Spear

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.....3 California

ASPHALTUM ROOFERS.

Bonnet, B. & Son.....100 Montgomery Ave

ASSAYING.

Price, Thos. & Son.....524 Sacramento

AUCTIONEERS.

Davis, Belau & Co.....115 Bush
Chase & Mendenhall.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Frost & Komathoeft.....336 Third
Simkins & Thorpe.....115 Erie

BANKS AND BANKERS.

American Bank & Trust Co.....200 Montgomery
Anglo-California Bank, Limited.....200 Sansome
Bank of British Columbia.....Sansome and Bush
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....
.....Montgomery and California
Columbian Banking Co.....C. Spreckels Bldg

Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....109 Montgomery
German Savings & Loan Society.....526 California
Germania Trust Co.....42 Montgomery
Hibernia Savings & Loan Society.....
.....McAllister and Jones
London & S. F. Bank, Ltd.....421 California
London, Paris & American Bank, Limited.....
.....Sutter and Sansome
Mercantile Trust Company of San Francisco.....
.....First Nat. Bank
Murphy S. G.....
Mutual Savings Bank of San Francisco.....
.....33 Post
Nevada National Bank of San Francisco.....
.....101 Montgomery
Savings and Loan Society.....
S. F. Savings Union.....52 California
Security Savings Bank.....222 Montgomery
Wells Fargo & Co's Bank.....Sansome & Market

BAR FIXTURES.

Fincke, Oscar.....501 Fifth

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....313 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BATHS.

Farnham, John.....317 Bay

BAZAARS.

Emporium and Golden Rule Bazaar.....Market

BEER BOTTLERS.

Enterprise Bottling Co.....2745 Sixteenth
Fredericksburg Bottling Co.....1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co.....317 Mission
Heins, Alex.....134 Main

BICYCLES.

Allen, I. P.....301 Larkin
American Bicycle Co.....304 McAllister
Christoffer, C. M.....501 Stanyan
Leavitt & Bull.....309 Larkin
Pope Manufacturing Co.....52 First
Varney, T. H. B.....1321 Market

BILL POSTERS.

Owens, Varney & Green.....Market and Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOKBINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY.

American Tract Society.....15 Grant Av.
Cunningham, Curtis & Welch.....319 Sansome
Elder & Shepard.....238 Post
Hammond, J. D.....316 Washington
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....234 Pine
Robertson, A. M.....242 Geary
S. F. News Co.....228 Kearny
Tanzey, J.....

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome

Dietle, Chas.....225 Bush
Helm, F. L.....231 Stockton
Kast & Co.....733 Market
Kast-Glanville Shoe Co.....27 Jessie
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....824 Kearny
Miller, M. & Co.....2149 Mission
Nolan, J. C. & Co.....541 Market
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder & Co.....11 Sansome
Rosenthal's Inc.....107 Kearny
S. F. Shoe House.....931 Market
Siebe Shoe Co.....21 Jessie
Sommer & Kaufmann.....20 Fourth
Sullivan, J. T.....United Workmen's Boot & Shoe Co.
.....18 Second
Utschig John.....326 Bush
Williams-Marvin Co.....569 Market
Young, George H.....10 Sutter

BREWERIES.

Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Phoenix Brewing Co.....525 Noe
Schuster & Kränke.....427 Valencia
Union Brewing Co.....18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Hennrich Co.....10 Main
Bauer-Schweitzer H. & M. Co.....332 Sacramento
Hermann & Co.....214 Sacramento

BRIDGE BUILDERS.

Layden, Darby.....44 East
S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bellingall, P. W.....503 Battery
Bruntsch & Reed.....309 Battery
Harper, F. G. & Co.....407 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Daglada.....503 Battery
Mayhew, H. B. & Co.....424 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Mackie, Wm.....53 Flood Bldg
Paiche, R. K.....302 California
Woods, Maillard & Schmiedel.....307 Sansome

BROKERS—STOCK, BOND & GRAIN.

Ames, Worthington.....324 Montgomery
Barth, Jacob.....306 California
Blow, A. W. & Co.....23 Montgomery
Bowman, G. F.....227 Montgomery
Gicht Bros. & Co.....307 California
Hirschfeld, C.....312 Pine
Politzer & Co.....316 Pine
Politzer, Edward & Co.....406 California
Rehfsch & Hochstadter.....413 California

BROKERS—SHIP.

Beveridge Horatio.....220 California

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Lake & Co.....221 Battery
Van Laak, The Mfg. Co.....3173 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Pacific States S. L. & B. Co.....410 Pine
Continental Building & Loan Association.....222 Sansome

BUILDING MATERIALS.

Waterhouse & Price.....206 Kearny

BUILDING PAPER MANUFACTURERS.

Pacific Refining and Roofing Co.....
.....113 New Montgomery

Paraffine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T. S.W. cor. O'Farrell and Mason
Bayle, Leconte & Co.....524 Clay
Clayburgh & George.....339 Kearny
Craighead & Co.....1013 Valencia
Decourieux, A.....59 Merchant
Flageollet, Henry C.....82 Valencia
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly Hefron & Co.....1515 15th Ave South
Klner, Albert.....339 Kearny
Stone, Leon D. & Co.....236 Sixth
Taaffe, Wm. & Co.....1537, 15th Ave. South

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....N.E. cor. 17th and Shotwell
Dean, Walter E.....31 Nevada Block
Denman, James.....2313 Steiner
Ehrenfort, Wm.....501 Fillmore
Gage, W. S.....329 Market
Hayward, Alvina.....532 Market
Hopkins, E. W.....321 Pine
Levy, H. M.....41 Nevada Block
Moore, A. A. Jr.....Claus Spreckels Bldg
Phelan, Jas. D.....Phelan Bldg
Schmidt, John A.....425 Ellis
Spreckels, Claus.....327 Market

CARPENTERS AND BUILDERS.

Robinson & Gillespie.....327 Sutter
Murray, S. C.....632 Howard

CARPETS.

Cordes, W. F.....Emporium
Guillixson Bros.....555 Market
Hulse, Bradford & Co.....760 Mission
Schueter & Volbers.....217 Sutter
Spertling & Stollenwald.....200 Mission
Walter, D. N. & E. & Co.....529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.....703 Valencia
Cal. Carpet Cleaning Works.....141 Guerrero
Conklin Bros.....333 Golden Gate Ave
Santary Chan Rg Co.....342 McAllister
Spaulding, J. & Co.....33 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Rabbitt, J. H.....334 McAllister
Allen, A. G. & J. Q.....121 Pacific
Grave, B. & Co.....421 Pacific
Larkins & Co.....84 Howard
O'Brien & Sons.....Golden Gate Ave
Schindler, H. F.....Market & Tenth
Studebaker Bros Mfg Co.....Market & Tenth
Wertsch, William.....10 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Hallwood Cash Register.....127 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1157 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEESE IMPORTERS.

Schlegel & Brucker.....321 Front

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th

Western Chemical Co.....321, 26th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHIMNEY PIPE.

Clawson, L. E. & Co.....1349 Market

CHINA DECORATORS.

Perley & Culp.....215 Post

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pinscoe, J. C.....395 Battery

Weiss, Louis.....415 Battery

CIGAR AND TOBACCO DEALERS.

Aubio, Aug. H.....1 Grant Ave

Blackwelder, M. & Co.....23 Montgomery

Brandt, Jacob.....45 Battery

Carter, Dan P.....342 Market

Drinkhouse, J. A. Co.....204 Kearny

Gust, M. A. & Co.....205 Kearny

Heinemann, Herman.....24 Sacramento

Judell, H. L. & Co.....314 Sacramento

Lau & Connelly.....291 Market

Langsdorf, J. S.....401 Geary

Lewis, Wm. C.....24 California

Machatschke Bros.....410 Market

Machatschke, Chas.....401 Grant Ave

Odenstein, Max.....322 Battery

Plagmann, H. & Co.....211 Sansome

Rinardo Bros. & Co.....309 Battery

Schnefeld, Jonas.....363 Washington

Schmidt & Leuchter.....3 Market

Wertheimer, C. F.....3 Battery

Willard Bros.....608 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....N.E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co.....106 Pine

CLEANSING COMPOUND.

Utica Cleansing Compound Co.....21 Spear

CLOAK AND SUIT HOUSES.

Calbeau, Armand.....114 Kearny

Chicago Tailoring.....113 Grant Ave

Columbia Cloak and Suit House.....102 Market

Davidson, D. M. & Co.....52 First

Golden Gate Cloak and Suit House.....1230 Market

Kelly & Lieber.....120 Kearny

Messager, E.....145 Post

Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery

Brown Bros. & Co.....121 Sansome

Frank Bros.....635 Kearny

Gibbs, J. J.....766 Market

Hirsch Bros.....221 Montgomery Ave

Hirsch, L. & Co.....927 Kearny

Hoffman, Rothschild & Co.....11 Battery

Jutter, Chas. & Co.....630 Kearny

Kellum, Chas. & Co.....132 Kearny

Mandel, Pirsch & Wiesner.....5th and Mission

Merle, L. V.....143 Sansome

Neustadter Bros.....387 Market

Prager, A. J. & Sons.....387 Market

Raphael.....9 Kearny

Rosa Bros.....Kearny and Post

Summerfield & Roman.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....144 Stewart

Brooks, Peyton H.....Mills Building

Corwall, P. B.....450 Main

Fritch, Geo.....110 East

McLean, Wm. S.W. cor. Polk & Washington

Middleton, John.....309 Stockton

Morton, Thomas.....674 Geary

Oregon Coal & Navigation Co.....Broadway & East

Rosenfeld's, John, Sons.....202 Sansome

San Francisco & San Joaquin Coal Co.....515 Safe Deposit Bldg

Stafford, W. G. & Co.....214 East

Wainwright & Easton.....131 Folsom

Wilson, J. C. & Co.....300 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Armby, J. K. & Co.....138 Market

Biagi, D. & Co.....520 Sansome

Caffrey, John.....21 Sutter

California Product Co.....124 California

Christy & Wise Com. Co.....327 Sansome

Dallman, & Moseley.....302 California

Dallman, L. & Co.....226 Clay

DeBorcardi, J. C.....409 Sansome

Detele, M. P.....118 California

Dennison, W. E. & Co.....205 Davis

Dempster & Son.....329 Sansome

Dodge, Sweeney & Co.....114 Market

Doyle, H. & Co.....511 Clay

Dunly, J. J. & Co.....304 Washington

Evelth-Nash Co.....422 Front

Field-McCreath Co.....126 California

Frettas, M. T. & Co.....325 Front

Garcia & Maggiori.....109 Washington

Gray & Barberi.....309 Washington

Griffin & Skelley Co.....132 Market

Gripham, M. S. & Co., Ltd.....215 Front

Guggenheim & Co.....118 Davis

Hacht, Fred B. & Co.....409 Davis

Heckmann, H. & Co.....322 Davis

Hick & Bredhoff.....36 California

Hulme & Hart.....10 Davis

Hume, R. D. & Co.....421 Market

Hymno Bros.....206 Sansome

Ivanovich, J. & Co.....209 Washington

Kittle & Co.....202 California

Landsberger & Son.....12 Front

Leist, C. J. & Co.....Sacramento & Davis

Levy, S. & Co.....215 Sansome

Lichtenberg, William.....215 Washington

Lichtenberg, R.....303 California

Lorenz, W. & Co.....215 Sansome

Lowry, W. O. & Co.....118 California

Macpherson, A. M.....215 Washington

Martin, Feuser & Co.....309 Clay

McLeod, David.....330 Market

Montallegre, S. A. Co.....230 California

Nardiat, A. & Co.....24 Front

Pettigrew, John M.....210 California

Phillips, M. & Co.....202 Market

Porter Bros. & Co.....Washington & Drumm

Price, W. C. & Co.....413 Front

Schwartz, L. & Co.....104 Washington

Sherwood & Sherwood.....421 Market

Sloss, Louis & Co.....310 Sansome

Southern Pacific M. Co.....124 California

Sresovich, L. G. & Co.....521 Sansome

Stevens, Callaway & Co.....220 California

Tilden, H. N. & Co.....211 Sacramento

Tomonovich & Co.....327 Front

Weich & Co.....220 California

Whitcomb, B. & Co.....415 Washington

Whitcomb, B. & Co.....101 California

Whitcomb, C. E. & Co.....110 Davis

Williams, The H. A. Co.....309 Market

Wolf & Sons.....321 Davis

Wolf, William & Co.....327 Market

Young, Carlos G.....122 Davis

Zentner, J. & Co.....Front & Washington

CONFECTIONERS.

Bernheim & Blum.....Polk & Sutter

Bergbagen & Co.....20 Kearny

Guillet, Chas.....305 Market

Haas, Geo. & Son.....310 Market

Hromada, Adolph.....222 Battery

Lechten Bros.....1216 Polk

Maskey, Frank.....32 Kearny

Roberts, F. & Co.....Polk and Bush

Rothschild & Elbert.....315 Main

Strohmeier, W. A. & Co.....310 Market

Seldi, J. & Co.....558 Mission

Towse, W. S.....639 Market

COOPERS.

Herbert & Vogel, N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....511 Front

COTTON GOODS.

California Cotton Mills Co.....310 California

CROCKERY MANUFACTURERS.

Americana Biscuit Co.....Broadway and Battery

Macdonald, J. G.....1120 Market

Pacific Coast Biscuit Co.....508 Front

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....3 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....103 Pine

Covey & Co.....813 Market

Nathan-Dobmann Co.....1230 Market

Sterns Crockery Co.....403 Market

Sternheim, S. & Son.....623 Market

Wehrli, Albert.....1209 Stockton

Wiedero, H. O.....Fourth and Mission

CUTLERY.

Halliwell, R.....103 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Ayers, Edw. N.....229 Leavenworth

Bacard, J. B. Drayage Co.....212 Union

Emmons, G. W.....212 Union

Farasworth & Ruggles.....100 California

McNab & Smith.....206 Davis

Morton Drayage & Wm. Co., The.....110 Battery

Overland Freight Transfer Co.....5th & King

Rauhauser Bros.....306 Sacramento

Spleg, D. B. & Co.....404 Battery

Strauss, K. & Co.....7 Washington

Teale & Co.....708 Sacramento

Union Transfer Co.....Bryant & Second

Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth

Bacard, J. B. Drayage Co.....212 Union

Boerke & Runyon.....231 Sutter

Broemmel, J. G. B.....2501 California

Burrett, G. W.....8 Turk

Clough, Frank.....400 Ellis

El Monte Pharmacy.....840 Post

Ferry Drug Co.....25th & Folsom

Fletcher, David M.....8 Market

Fletcher, David M.....S.W. cor. Van Ness Ave. & Geary

Gates, J. R. & Co.....417 Sansome

Lalor, Rd. Drugg Co.....699 McAllister

Langley & Michaels Co.....34 First

Leipnitz, G. & Co.....250 Sutter

Lengfeld's Pharmacy.....202 Stockton

Mack & Co.....119 Front

No Percentage Drug Co.....849 Market

Owl Drug Co.....1123 Market

Redington & Co.....23 Second

Richards & Co.....406 Clay

Ryan, D.....3402 Mission

Searly's Pharmacy.....400 Sutter

Smith, E. H.....S.W. cor. Polk & Jackson

St. Nicholas Pharmacy.....S.W. cor. 4th and Folsom

Wakelee & Co.....Bush and Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....229 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome

City of Paris Dry Goods Co., The.....Geary & Stockton

Curtis, C.....311 Market

Davis, R. D. & Co.....Geary and Grant Ave

Dinkelple, L. & Sons.....39 Battery

Graf Bros.....659 Market

Greenberg & Greenberg.....31 Grant Ave

Haile Bros.....979 Market

Kaulberg, Strauss & Frohman.....10 Post

Kennedy, R. F. Co.....110 Market

Livingston Bros.....123 Post

Marcus, M. & Co.....125 Sansome

Michele, M. & Co.....109 Market

Moran, J. M. & Co.....109 Market

Murphy, Grant & Co.....Sansome & Bush

Muser, Otto.....12 Palan Bldg

Newman & Levinson.....129 Kearny

O'Connor, Moffatt & Co.....121 Post

O'Dwyer & Co.....62 Third

Prestor, Joseph.....1415 Stockton

Rosenthal, S. & Co.....1401 Polk

Sachs Bros. & Co.....144 Sixth

Samuels Lace House Co., The D.....226 Sutter

Schmidt, Ben J. & Co.....125 Sansome

Schonholz Bros. & Co.....110 Sixth

Silverman, J.....222 Third

Steen, M. A.....Geary and Powell

Strauss, Levi & Co.....18 Battery

Weil, Raphael & Co.....Kearny and Post

Weinreich, Lubin & Co.....Market & Taylor

Willard, Leon & Co.....608 Market

DYEING AND CLEANING.

F. Thomas Dyeing & Cleaning Works.....27 Tenth

The.....27 Tenth

Snow, John F. & Co., Dyeing & Cleaning Works.....3 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College.....305 Larkin

Heald's Business College.....24 Post

S. F. Business College.....1235 Market

ELECTRICAL AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont and Howard

Electrical Engineering Co.....609 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Pollis Elec. Corp.....627 Mission

Electric, Railway & Manufacturers' Supply Co.....648 Mission

General Elec. Co.....Clara Spreckels Bldg

Kiehl Elec. Works, The J. M.....421 Montgomery

Summerhayes, W. R.....627 Howard

ELECTRO-PLATERS.

Denniston's San Francisco Plating Works.....143 Mission

Golden West Plating Works.....103 Beale

S. F. Novelty Plating Works.....65 First

ELEVATOR MANUFACTURERS.

Hall, C. I. & Co.....816 Fremont

Holman, W. L.....210 Front

McNeill, A. J. & Co.....122 Main

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wase, D. D.....34 East

ENGINEERS-HYDRAULIC AND MECHANICAL.

Cobb & Hesselmeier.....63 Thurlow Block

ENGINEERS' SUPPLIES.

Cradall Packing Co.....31 Mala

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anepacher Bros. | 214 Pine |
| Chas. W. W. Co. | 1933 Market |
| Ellis, H. C. & Co. | 105 Steuart |
| Goss, Chas. B. | 2100 Mission |
| Meyer, Albert. | 2303 Geary |
| Moore, Ferguson & Co. | 310 California |
| Peters & Cowie. | 591 Sixth |
| Scott & Wagner. | 615 Sixth |
| Somers & Co. | 564 Sixth |
| Vernell, J. L. | Seventh and Brannan |

HEATING AND VENTILATING.

| | |
|-------------------------|-----------|
| Royal Heating Co., Inc. | 210 Mason |
|-------------------------|-----------|

HORSE SHOEING.

| | |
|--------------|-----------|
| Odea Martie. | 126 Geary |
|--------------|-----------|

HOTELS.

| | |
|---------------------------------|-------------------|
| California Hotel. | Bush, near Kearny |
| Colonial Hotel. | Pine & Jones |
| Gallagher, John P. | Langham Hotel |
| Glaze & Trewella. | Windsor Hotel |
| Holm & Saxtorph, Baldwin House. | 30 Ellis |
| Hotel Bella Vista. | 1400 Pine |
| Kirkpatrick, John O. | Montgomery |
| Occidental Hotel. | Palace Hotel |
| Stewart, M. & C. | 431 Ellis |
| St. Nicholas. | Market & Hayes |
| Turpin, F. L., The Royal. | 126 Ellis |

HOUSEHOLD UTENSILS.

| | |
|----------------|-----------|
| Wiestler & Co. | 23 Second |
|----------------|-----------|

ICE DEALERS.

| | |
|-----------------------------------|------------|
| Consumers' Ice Co. | 420 Eighth |
| Merchants' Ice & Cold Storage Co. | 212 Clay |
| Union Ice Co. | 735 Fourth |

INSURANCE.

| | |
|---|---------------------------|
| Ahpel & Bruckman. | 209 Sansome |
| Alliance Assurance Co. | 416 California |
| Baeggs & Storey. | 411 California |
| Berthau, Cesar. | 423 California |
| Butler & Haldan. | 413 California |
| Com'l Union Assurance Co. | 416 California |
| Craig, Hugh. | 210 Sansome |
| Davis, J. B. F. & Son. | 215 Sansome |
| Dorale, Geo. D. | 401 California |
| Fireman's Fund Insurance Co. | 409 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Fidelity & Deposit Co. of Maryland. | Mills Bldg |
| Forbes, A. B. & Son. | Mutual Life Bldg |
| Grant, Geo. F. | 221 Sansome |
| Gutte & Frank. | 303 California |
| Harold, Rudolph, Jr. | 415 California |
| Ins. Co. of North America. | 412 California |
| Luders, William J. | 206 Sansome |
| Latou, Chas. A. | 439 California |
| Liverpool & London & Globe Ins. Co. | Tha. |
| Mechelm, Dibern & Co. | 217 Sansome |
| Milwaukee Mechanicals Ins. Co. | 410 California |
| Nathan & Kingston. | 501 Montgomery |
| New York Life Ins. Co. | Mills Bldg |
| New Zealand Ins. Co. | 312 California |
| Norwich Union Fire Ins. Society. | 314 California |
| Pacific Mutual Life Ins. Co. of California. | Montgomery and Sacramento |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. T. | 214 Pine |
| Phoenix Mutual Life Ins. Co. | 322 Montgomery |
| Potter, Edward E. | Mills Bldg |
| Preferred Accident Insurance Co. | Crocker Bldg |
| Shields, A. M. | 214 Sansome |
| Terry, Jos. T. | 213 Sansome |
| Transatlantic Fire Ins. Co. | 315 Safe Deposit Bldg |
| Yoss, Conrad & Co. | 406 Montgomery |
| Watt, R. L. P. | Pine & Sansome |

IRON WORKS.

| | |
|-----------------------|-------------|
| California Iron Yard. | 640 Second |
| Morton & Hedley. | 234 Fremont |
| Vulcan Iron Works. | 505 Mission |

JAPANESE CURIOS.

| | |
|--------------------|--------------------|
| Deardorf, Frank. | Under Palace Hotel |
| Marsh, G. T. & Co. | 214 Post |
| Solomon, C., Jr. | 422 Battery |

JAPANESE AND AMERICAN SILKS.

| | |
|-----------------|------------|
| Brett, J. & Co. | 537 Market |
|-----------------|------------|

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 13 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|-----------------------|
| Baldwin Jewelry Co. | 844 Market |
| Brittain & Co. | 22 Geary |
| California Jewelry Co. | 133 Sutter |
| Eisenberg, A. & Co. | 126 Kearny |
| Glodenmann, O. | 5 Third |
| Greenzweig, George & Co. | 206 Kearny |
| Hall, A. I. & Son. | 643 Market |
| Hammermith & Field. | 38 Kearny |
| Jude, Alphonse. | 4 Chronicle Bldg |
| London Diamond Co. | 35 New Montgomery |
| Ludberg & Lee. | 232 Post |
| Nordman Bros. | 134 Sutter |
| Radke & Co. | 118 Sutter |
| Rothschild & Hadenfeldt. | 207 Sutter |
| Schumacher & Co. | 621 Market |
| Schussler, M. & Co. | Claude Spreckels Bldg |
| Schwartz, K. G. | 502 Battery |
| S. F. Diamond House. | 225 Sutter |
| Shreve & James. | Crocker Bldg |
| Sorenson, James A. | 103 Sixth |
| Vanderslice, W. K. & Co. | 135 Sutter |

JEWELERS' SUPPLIES.

| | |
|---------------------|------------|
| Armer & Weinschenk. | 207 Sutter |
|---------------------|------------|

KNITTED GOODS.

| | |
|----------------------------|----------|
| Gartner & Nattera. | 30 Post |
| Plater, J. J. Knitting Co. | 103 Post |

LADIES' FURNISHING GOODS.

| | |
|--------------------------|-------------|
| Davis, Schonwasser & Co. | 134 Post |
| Jacobs & Co. | 113 Kearny |
| Magnin, I. & Co. | 840 Market |
| Marka Bros. | 1210 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Flamm, G. | 1435 Polk |
| Frances, M. | 796 Sutter |
| Lowenthal & Co. | 314 Market |

LAMPS.

| | |
|-----------------|-------------|
| Boesch Lamp Co. | 585 Mission |
|-----------------|-------------|

LAUNDRIES.

| | |
|----------------------------|------------------|
| Electric Laundry Co. | 835 Folsom |
| Empire Laundry Co. | 765 Bryant |
| La Granda Laundry. | 23 Powell |
| S. F. Laundry Association. | 33 Geary |
| St. Nicholas Laundry Co. | 3066 Seventeenth |
| U. S. Laundry Association. | 3111 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Beacroft-Whitney Co. | 433 Montgomery |
|----------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|--------------------|----------------|
| Conrad & Goldberg. | 730 Montgomery |
| Kohlberg & Co. | 626 Washington |
| London, H. | 540 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|---------------------|----------------|
| Bissinger & Co. | 401 Front |
| Brown & Adams. | 109 Battery |
| Frank, S. H. & Co. | 408 Battery |
| Harpman & Jansen. | 524 Washington |
| Herman Waldeck Co. | 38 Clay |
| Klopper, Frederick. | 209 Mason |
| Kulman, Salz & Co. | 106 Battery |
| Stoll & Van Bergen. | 546 Market |
| Wagner Leather Co. | 306 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 616 California |
|-------------------------|----------------|

LINE AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|------------------------------|----------------|
| California Lithograph Co. | 615 Clay |
| Bequil Printing & Engraving. | 523 Clay |
| Britton & Rey. | 625 Commercial |
| Mutual Label & Litho Co. | 23 Main |
| Union Lithograph Co. | 325 Sansome |

LIVERY STABLES.

| | |
|----------------------|------------|
| Clemens, C. J. | 469 Taylor |
| Kelly, Thos. & Sons. | 1629 Pine |
| McCord, Alex. & Co. | 221 Ellis |

LOAN OFFICES.

| | |
|------------------|------------|
| Oppenheim, J. S. | 664 Howard |
|------------------|------------|

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Albion Lumber Co. | Fifth & Hooper |
| Blyth & Trott. | Spear & Mission |
| Casper Lumber Co. | 20 California |
| Doe, Chas. F. & Co. | 10 Howard |
| Dolner & Carson. | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Haywood, Franklin. | 18 California |
| Hibb, F. A. Co. | Santa Cruz |
| Hooper, C. A. & Co. | 204 Front |
| Jones, Richard C. & Co. | 733 Bryant |
| Meyer, Adolph. | 1510 Divisadero |
| Morrison Lumber Co. | 314 Brannan |
| Pope & Talbot. | 35 Steuart |
| Renton, Holmes & Co. | 5th & Brannan |
| Scott & Van Arsdale L. Co. | 5th & Brannan |
| S. F. Lumber Co. | Third & Berry |
| Simpson Lumber Co. | 22 Market |
| Truckee L. Co. of S. F. | 3 California |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 147 Spear |

MACARONI MANUFACTURERS.

| | |
|------------------------------|-------------|
| California Italian Paste Co. | 407 Jackson |
|------------------------------|-------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|------------------|
| Brownell, Jas. S. | 132 Market |
| California Tool Works. | 143 Beale |
| Cyclops Iron Works. | 223 Main |
| Evans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert. | 108 Main |
| Martin Pipe & Foundry Co. | 33 New Monty's |
| Messe & Gottfried Co. | 167 Fremont |
| Moore, Chas. C. & Co. | 32 First |
| Oriental Gas Engine Works. | 229 Folsom |
| Pacific Tool & Supply Co. | 100 First |
| Parke & Lacy Co. | 31 Fremont |
| Ralston Iron Works. | 222 Howard |
| Tatum & Bowen. | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 214 First |
| Union Iron Works. | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|--------------------------------------|----------------|
| Eberhard Co. The Geo. F. | 12 Drumm |
| Hughson & Merton. | 105 Front |
| Marsh & Kidd. | 522 Market |
| Middleton, Post & Co. | 133 California |
| Pacific Coast Manufacturers' Agency. | 809 Market |
| Prindle & Miller. | 16 Second |
| Robinson & Towart. | 226 Bush |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 6 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schrock, W. A. | 21 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|-----------------------------|----------------|
| Atkins, R. C. & Sons. | 123 Montgomery |
| Baumel, Fred J. | 1608 Market |
| Beamsah, P. | 274 Montgomery |
| Berman, O. | 45 Ellis |
| Brenner-Ulman Co., The. | 17 Battery |
| Bullock & Jones Co. | 106 Montgomery |
| Cartier & Kell. | 7 Battery |
| Cleuet, Peabody & Co. | 8 Battery |
| Goldstone Bros. | 21 Battery |
| Greenebaum, Well & Michels. | 17 Sansome |
| Hansen & Elrick. | Market & Third |
| Hart, M. | 400 Kearny |
| Lewis, J. L. & Co. | 953 Market |
| Meyerstein Co. | 6 Battery |
| Morgan Bros. | 229 Montgomery |
| Schoenfeld, Adolph. | 1334 Market |
| The Toggery. | 524 Market |
| Webster, Jas. S. & Sons. | 522 Market |

MERCHANT TAILORS.

| | |
|---|-----------------------|
| Bliss, Charles. | Claude Spreckels Bldg |
| Block & Georgia. | 119 Sutter |
| Borck & Rosenberg. | 135 Stockton |
| Gratall, W. L. Co. | Crocker Bldg. |
| Lagaster & Co. | 302 Kearny |
| Lyons, Charles. | 721 Market |
| Pohelm, J. T. | 1110 Market |
| Reid, John. | 907 Market |
| Silver Dollar Tailoring & Repairing Co. | 1835 Fillmore |
| Smith, J. | 306 Market |
| Williams Bros. | 111 Sutter |

METAL WORKS.

| | |
|----------------------------------|-------------|
| Finna, John Metal Works. | 313 Howard |
| New England Novelty & Metal Wks. | 116 Second |
| Pacific Metal Works. | 135 First |
| Pacific Sheet Metal Works. | 270 Mission |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 432 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|-----------------------------|-----------------|
| Jersey Farm Co. | 551 Howard |
| Milbrae Company. | Ninth & Mission |
| S. F. Cream Depot. | 1825 Mission |
| Berkeley Farm—N. J. Nelson. | 1228 Folsom |

MILLINERY.

| | |
|--------------------------|----------------|
| Coughlan, Jas. | 919 Market |
| Hinz & Landt. | 543 Market |
| Holm & Nathan. | 512 Market |
| Mueller, Anna Catherine. | 179 Grant Ave. |
| Muller & Rans Co. | 73 Market |
| Spencer & Mitau. | 1626 Market |
| Topfritz, R. L. & Co. | 545 Market |

MILLWRIGHTS.

| | |
|-----------------------|-------------|
| Dibert Bros. Mfg. Co. | 225 Mission |
|-----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Eggers, Chas. & Co. | 118 Eureka |
| Mt. Shasta Mineral Spring Co. | 6th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 63 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|----------------|
| Alaska Treadwell Gold Mining Co. | Mills Bldg |
| Bourne, W. B. | 401 California |
| Bouvier, Alfred. | 324 Pine |

MISCELLANEOUS FIRMS.

| | |
|----------------|----------------|
| Buckman, A. E. | 593 California |
|----------------|----------------|

MUNICIPAL ENGINEERS.

| | |
|-----------------------|---------------------|
| Ridley, A. E. Brooke. | 595-99 Parrott Bldg |
|-----------------------|---------------------|

MUSH MANUFACTURERS.

| | |
|----------------|------------|
| Robbins, H. R. | 12 Halleck |
|----------------|------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtaz, Benj. & Son. | 20 O'Farrell |
| Helme, G. O. & Co. | 217 Geary |
| Hockett Bros & Co. | 230 Post |
| Kohler & Chase. | 23 O'Farrell |
| Manvals, The Zeno Music Co. | 769 Market |
| Mauzy, Byron. | 308 Post |
| Sherman, Clay & Co. | 139 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Burr, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Heineman, H. M. | 109 Sansome |
|-----------------|-------------|

OILS.

| | |
|--------------------------------|---------------|
| Arctic Oil Works. | 30 California |
| Leonard & Ellis. | 418 Front |
| Standard Oil Co. | 421 Market |
| Wood, F. O., Secy Lion Oil Co. | 927 Market |

OPTICIANS.

| | |
|---------------------------|--------------|
| Berteling Optical Co. | 16 Kearny |
| California Optical Co. | 317 Kearny |
| Chinn-Beretta Optical Co. | 32 Grant Av. |
| Hirsch & Kaiser. | 7 Kearny |
| Kahn, H. & Co. | 642 Market |

OYSTER DEALERS.

| | |
|-------------------------|---------------------|
| Darbee & Immel. | 30 Union Sq. Market |
| Morgan Oyster Co., The. | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|------------------------------|------------|
| Alaska Packers' Association. | 308 Market |
|------------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|----------------------|-------------|
| Sacramento Fruit Co. | 101 Sansome |
|----------------------|-------------|

PAINTS AND OILS.

| | |
|-----------------------|--------------|
| Bass-Hunter Paint Co. | 45 Ellis |
| Fuller, W. P. & Co. | Pine & Front |
| Mazzer Bros. | 123 Front |
| Whittier-Coburn Co. | 20 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Brace, N. | 250 Sixth |
| Dwyer, L. J. | 40 New Montgomery |
| Fraser, John P. | 243 Stockton |
| Gurke & Weber. | 717 Larkin |
| Rieckecker, Chas. | 3724, 234 |
| Schnee, Gustave. | 292 Stockton |
| St. Denis, J. & Co. | 70 Sutter |
| Stader, C. | 2010 Castro |
| Stein, M. | 719 Market |
| Swan, J. S. | 717 Market |

PAPER BOXES.

| | |
|------------------------------|------------|
| Pacific Fold, P. B. Factory. | 14 Fremont |
|------------------------------|------------|

PAPER AND PAPER BAG MANUFACTURERS.

Law, Hartland, 2304 Van Ness Ave
Mackay, John W., 7 Nevada Block
Martel, J. L., Mountain View, Cal
Marty, Geo. T., Jr., 234 Montgomery
Rodgers, Arthur, 16 Nevada Block
Shields Estate Co., 351 Bush
Wells, W. H., Mills Bldg
Wilson, A. W., Hotel Richieu

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co., 149 First
Bentham, W. C., 1832 Market

REAL ESTATE DEALERS.

Ashton & Gardiner, 411 Montgomery
Babin, Landry C., 413 Kearny
Baldwin & Howell, 10 Montgomery
Baldwin, O. D. & Son, 412 Pine
Bresau, O. L. & Co., 413 Pine
Burnham & Marsh Co., 20 Montgomery
Center & Spader, 11 Montgomery
Crim, W. H. & Co., 113 Montgomery
Davis, Alfred B., 230 Montgomery
Easton, Eldridge & Co., 538 Market
Finn, Sanderson & Co., 238 Montgomery
Oskman, William, Trustee, 129 Phelan Bldg
Hendrickson, William & Co., 614 Claus Spreckels Bldg
Heyman, Jacob & Son, 117 Sutter
Hibbs, F. A. Co., Santa Cruz
Hooker & Lent, 14 Post
Madison & Burke, 626 Market
Magne, Thos. & Sons, 6 Montgomery
Manning, H. S., 355 Washington
McAfee Bros., 108 Montgomery
McElroy, R. D., 4 Phelan Bldg
Oliver, B. P., 114 Montgomery
Patterson, Geo. W. H. & Co., 11 City Hall Pl.
Pfaff, John, 403 Pine
Rich, A. J. & Co., 112 Montgomery
Schlesinger, Nathan, 304 Montgomery
Shainwald, Euckbee & Co., 710 Montgomery
Smith, John, 420 Montgomery
Strassburger, I. & Co., 340 Pine
Thibstleton, Geo. & Co., Ocean View
Umbsen, G. H. & Co., 14 Montgomery
Von Rhein Real Estate Co., Inc., 513 California

RECREATION GROUNDS.

Herman, R., Harbor View Park

REFINERS.

Selby Smelting & Lead Wks., 416 Montgomery

RESTAURANTS.

Bay State Restaurant, 29 Stockton
Bergez, John, 332 Pine
Blanco & Brun, N.E. cor. Eddy & Mason
Christensen, M. A. C., 25 Fifth
Cullins & Wheeland, 325 Montgomery
Cuenin, L., 631 Clay
Detjen & Mengel, 35 Market
Fischer, E. A., 122 O'Farrell
Galindo & Juranitz, 305 Kearny
Gut-tit & Malfand, 110 O'Farrell
Johnson Restaurant Co., 28 Montgomery
Kennedy, J. Grace & Co., 223 Geary
Krone, F. W., 16 Eddy
Larsen, C. O., 126 Geary
Malton Riche, 104 Grant Ave
Page & Falch, Turk & Mason
Peterson, P., 623 Kearny
Pouchan & Schlatter, 33 O'Farrell
Priest, P. & Co., Geary & Stockton
Schwarz & Beth, O'Farrell & Market
Seah, Frank A., 213 Sutter
Tebau, R. J., Mason, near Ellis
Westerfeld, P. & Co., 1035 Market
Wikker & Hermansen, Market & Park Ave
Young, H. H., 228 Kearny
Zinkand, Chas. A., 327 Market

RUBBER GOODS.

Boet, Wav. Hose & Rubber Co., 14 Fremont
Goodyear Rubber Co., 577 Market
G. P. & Rubber Mfg. Co., The, 30 Fremont
Moran & Wright, 205 Larkin
N. Y. Belting & Packing Co., 609 Market
Winslow, C. R. & Co., 44 Second

SAFES.

Hall's Safe & Lock Works, 609 Market
Hermann Safe Co., 417 Sacramento
Parcella, C. B., 216 California

SALT DEALERS.

Barton, B. F. & Co., 212 Sacramento

SAW WORKS.

California Saw Works, 216 Mission
Simonds Saw Co., 33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co., 122 McAllister

SCOTCH TWEEDS.

Craig Bros., 120 Sutter

SCREENING AND TRANSPORTATION OF COAL.

Excelsior Coal & Screening Co., 5 Spear

SCREEN WORKS.

Quick, John W., 221 First

SEARCHERS OF RECORDS.

Simpson & Millar, 413 Montgomery

SECY. ACADEMY OF SCIENCES.

Rixford, O. P., Academy of Sciences Bldg

SECY MERCHANTS' ASSOCIATION.

Freud, J. Rich'd., Mills Bldg

SEEDS AND GRAIN.

Bowen, E. J., 515 Sansome
Hull, F., 219 Davis
Keyser, Paul, 206 Clay

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co., 408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons, 17 Spear
Gladding, McBean & Co., 1358 Market
Steiger Terra Cotta & Pottery Works, 1556 Market

SEWING MACHINES.

Evans, J. W., 1021 Market
Singer Mfg. Co., 22 Post
White Sewing Machine Co., 300 Post
Willcox & Gibbs Sewing Machine Co., 334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co., 46 Fremont

SHIP BUILDERS.

Hay & Wright, 46 Stewart
Turner, Matthew, 40 California
Whelan, John A. & Bro., 250 Spear

SHIP CHANDLERS.

Foard, L., 11 Market
Joseplyn, O. M. & Co., 33 Market
Lewis, Anderson & Co., 24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd., 308 Market
Chapman, W. B., 123 California
Dellus & Co., 208 Safe Deposit Bldg
Dieckmann & Co., 421 Market
Grace, W. R. & Co., N.E. cor. Cal. & Battery
Johnson-Locke Mercantile Co., 202 Front
Knudsen, C. N. & Co., 214 California
Land, Henry & Co., 214 California
Marcus, Geo. & Co., 232 California
Mitsui & Co., 415 Safe Deposit Bldg
McNear, G. W., 326 California
Meyer, Wilson & Co., 210 Battery
Newhall, H. M. & Co., 309 Sansome
Ottis, McAllister & Co., 109 California
Parrott & Co., 306 California
Pike, Chas. W. & Co., 124 California
Pinet, J. & Co., 504 Jackson
Rosenbaum Bros., 204 Front
Spreckels, J. D. Bros. & Co., 327 Market
Ulrichs, J. F., 122 Clay
Williams, Diamond & Co., 202 Market

SHIPSMITHS.

Christoffersen & Tway, 420 Beale

SHIRT MANUFACTURERS.

Ide Geo. P. & Co., 526 Market
Lautermilch, The L. Shirt Mfg. Co., 228 Bush

SILK MANUFACTURERS.

Carlson-Currier Co., 5 Sutter
Nonotuck Silk Co., 536 Market

SMOKERS' ARTICLES.

Helmiger, C. P. & Co., 533 Market

SOAP & TALLOW MANUFACTURERS.

Flaschbeck & Gholz, 307 Sacramento
Lille, Charles, N.W. cor. Bay & Webster
Newell & Bro., 217 Davis

SODA WATER APPARATUS.

Becht, G. J. Co., 304 Stockton

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co., 511 Front

STAMP DEALERS.

Makins & Co., 506 Market
Schleichopp, W. & Co., 118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co., 48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne, 55 First
Bonestell & Co., 401 Sansome
Crocker, H. S. Co., 215 Bush
Dodge Stationery Co., 123 Grant Ave
Heymann, Milton, 412 Montgomery
Le Count Bros., 633 Market
Zellerbach, A. & Sons, 418 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P., 2524 Clay

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co., 621 Market
Fugazi, J. F. & Co., 5 Montgomery Ave
International Nav. Co., 30 Montgomery
Occidental & Oriental Steamship Co., 421 Market
Pacific Coast Steamship Co., 120 Market
Pacific Mail Steamship Co., 56 Stenart
Peterson James P., 421 Market
Toyo Kisen Kaisha, 421 Market

STEVEDORES.

Eachen & Minor, 5 Mission
Freese, A. C., 55 Mission
Levensaler, J. G., 54 Mission
Menzies, Stewart & Co., 514 Battery
Woodside, A. & Co., 22 Halleck

STORE AND OFFICE FIXTURES.

Simmes, John, 348 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr, 350 Main

STOVES AND RANGES.

Schleck, John C., 113 Bluxome

SUGAR.

Hawallan Com. Sugar Co., 308 Market

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro., 515 Market
Hoppe & Robinson, 404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co., 422 Sacramento

SYRUPS.

Long Syrup Refining Co., Eighth & Brannan
Pacific Coast Syrup Co., 713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co., 7 Montgomery
Byrne, Jos. & Co., 1065 Mission
Ford, C. W. R. & Co., 114 Sutter
Gallagher, P. H. & Co., 809 Market
Kelas Bros. & Co., 24 Sutter
Stein, Simon & Co., Second & Market

TAILOR TO TRADE.

Hulp, Henry, 102 Battery

TANNERS.

Eagle Tannery, 26th & San Bruno Ave
Legallat-Hellwig Tanning Co., 401 Front
Norton Tanning Co., 312 Clay
Struven & Birgle, 1509 San Bruno Ave

TANNING EXTRACTS.

California Tanning Extract Co., 218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co., 115 Market
Burnmaster, Henry W., 1143 Market
Castle Bros., Davis & Sacramento
Caswell, Geo. W. & Co., 414 Sacramento
Columbia Coffee & Spice Co., 112 Front
Folger, J. & Co., 104 California
Guitard Mfg. Co., 119 Front
Hills Bros., 128 Market
Hollman, Henry, 2805 Mission
Huddleston & Co., 52 Market
Jones-Paddock Co., 26 Fremont
Lievre, Fricke & Co., 216 Market
Schilling, A. & Co., 308 Market
Tieberbach, Chas. F. & Co., 306 Battery
Tyler, S. H. & Son, 310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The, 216 Bush
Weibe, E. F. Supt. Am. Dist. Telegraph Co.

TENTS AND AWNINGS.

Ames & Harris, Inc., 100 Sacramento
Neville & Co., 31 California
Thoms, F., 1139 Mission

THEATRES.

Belasco, Fred., Alcazar Theatre
Friedlander, S. H. & Co., California Theatre
Walter Orpheum Co., 113 O'Farrell

TINNERS' & PLUMBERS' SUPPLIES.

Tay, Geo. H. Co., 49 First

TITLE INSURANCE.

California Title Ins. and T. Co., Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co., 251 Jessie
S. F. Towel Co., The, SW cor. New Montgomery & Mission

TRANSFER COMPANIES.

Morton Special Delivery Co., 403 Taylor
Pacific Transfer Co., 20 Sutter
People's Express Co., 20 Market
River Express Co., 10 Drumm
Wells Fargo & Co's Exp., 24 & Mission

TRUNKS.

Hirschfelder & Meaney, 14 Sutter

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co., 1170 Market

TURKISH BATHS.

Burns, Edw. F., 11 Grant Ave
Lindstrom & Johnson, 415 Sutter
Greenhood, L. H., 222 Post

TYPEWRITERS AND SUPPLIES.

Alexander, L. M. & Co., 110 Montgomery
Bannan's Typewriter Exchange, 307 Montg
Bornemann, Geo. C. & Co., 117 Sutter
Standard Typewriter Ex., 207 Montgomery
United Typewriter & Supply Co., 227 Montg
Wyckoff, Seamans & Benedict, 211 Montgomery

UNDERTAKERS.

Godeau, J. S., 305 Montgomery Ave
G. Gate Undertaking Co., 243 Mission
Gray, N. & Co., 64 Sacramento
Hagan, James, 446 Valencia

Haisted & Co., 344 Mission
Maana, H. F., 317 Mission
McMenomey, Jas. & Son, 1067 Mission
United Undertakers' Association, 27 Fifth
Valente, Marini & Co., 1524 Stockton

UNIFORMS AND REGALIA.

Pasquale, B. & Sons, Sutter & Grant Ave
Petibone Bros. Mfg. Co., The, Eddy

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works, 404 Battery

WAGON & CARRIAGE MATERIALS.

Holt Bros. Co., 30 Main

WALL PAPER AND MOLDINGS.

Clark, G. W. & Co., 656 Market
Quadt, John, 1614 Market
Uhl Bros., 656 Market

WAREHOUSES.

Danforth Warehouse Co., Inc., 721 Battery
Grangers' Warehouse Association, 309 California
Hassett Warehouse Co., The, 206 California
Lemman Bros., Townsend & Japan
Searle Warehouse Co., Charles, 41 First

WELL BORERS.

Lowe, J. W., 126 Kearny

WINES AND LIQUORS.

Adams, Chas. L., 212 Eddy
Berges & Domeniconi, 708 Sansome
Braunschweiger & Co., 5 Drumm
Buceman, H., 313 Front
Caben, Louis & Son, 418 Sacramento
California Wine Association, 581 Third
Chals & Bernard, 758 Brannan
Chauche & Son, 17 First
Chevalier, F. & Co., 15 Beale
Crown Distilleries Co., 100 Front
Elsen Vineyard Co., 312 Stevenson
Friedman, Paul, 312 Battery
Gundlach-Bundschu Wine Co., The, Market & 2d
Hey, Grauerhols & Co., 224 Front
Hildebrandt, Posner & Co., 610 Market
Holtum Bros., 666 Market
Hotelling, A. P. & Co., 431 Jackson
Italian-Swiss Agric. Col., 513 Montgomery
Jones, Mundy & Co., 120 Front
Kellogg, C. W. Co., 404 Sansome
Korbel, F. & Bros., 723 Bryant
Kuhla-Schwartz & Co., 129 Sutter
Lachman & Jacob, 24 & Bryant
Livingston, M. A., 698 McAllister
Livingston & Co., 306 Davis
Lubben, John, 506 Washington
Lyons, E. G. Co., The, 508 Jackson
Mann, C. M., enc. to I. de Turk, 216 Sacramento
Martin, E. & Co., 64 First
McLeod & Hatje, 515 Market
Meincke, Chas. & Co., 114 Sacramento
Meyerfeld, Mitchell & Co., 116 Front
Moore & Kaitenbach, Inc., 29 Market
Moore, Hunt Co., The, 404 Front
Mueh & Lynch, 1423 Stockton
Naber, Alfs & Brune, 323 Market
Napa and Sonoma Wine Co., 115 Ellis
Pike, B. D. & Co., 213 Battery
Rosenblatt, C. The, 113 Pine
Rothenberg, S. B. & Co., 117 Battery
Royal Eagle Distilleries Co., 601 Market
Samuel Bros. & Co., 112 First
Schilling, C. & Co., 230 Brannan
Schlesinger & Bender, 123 Mission
Schultz, Wm. A. & Sons, 523 Front
Seigelken & Buckner, 423 Jackson
Sieve Bros. & Plagemann, 322 Sansom
Spruance-Stanley Co., 410 Front
Sroufe, John & Co., 208 Market
Tausig, Louis & Co., 24 Mal
Taylor, Thos. & Co., 307 Clay
Van Bergen, N. & Co., 416 Cal
Wetmore, Bowen & Co., 118 Clay
Wichman, Lutgen & Co., 118 Clay
Wilmerding-Lowe Co., 50 First

WIRE AND WIRE ROPE.

American Steel & Wire Co., 10 Pine
Roebling's, John A. Sons Co., 25 Fremont

WOOD DEALERS.

Bender Bros., Third-st. Whar
Devoto & Pedrini, 1230 Battery
Iverson Trading Co., The N., 115 Berry

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co., 223 Po

WOOD AND WILLOW WARE.

Uono, Harry Co., The, 113 Battery

WOOL.

Belard & Hall, Fifth & Bluxom
Deidan, Thos. Son & Co., 132 Market
Koshland, S. & Co., 221 California
San Francisco Wool Sorting & Scouring Co., 662 First
Wollner, Jacob, Fifth & Bluxom

WOOLEN MANUFACTURERS.

Golden Gate Woollen Mfg. Co., 536 Market

WRECKERS.

Whitewrecking Co., 218 Spe

MERCHANTS' ASSOCIATION



REVIEW

CIRCULATION 10,000 COPIES.

Published Monthly by the Board of Directors



VOL. 5.

SAN FRANCISCO, CAL., FEBRUARY, 1901.

No. 54.

STAND BY THE CIVIL SERVICE

THE FOUNDATION STONE OF GOOD GOVERNMENT.

The Directors of the Merchants' Association Remain Firm in Their Faith in the Service and the Commissioners.

TO THE MEMBERS OF THE MERCHANTS' ASSOCIATION AND THE PUBLIC:

It is not strange that the introduction of Civil Service in place of the spoils system should meet with opposition. It will always be opposed by those who want positions and fail to obtain them and by the natural opponents of the administration which supports the system.

This Association, seeking no office and having no enmity toward any administration, must stand by the Civil Service principle and by those who endeavor to carry it out. It is the principle by which the merchant conducts his business; the principle of common sense; the principle of good government. Without it, we cannot hope to make San Francisco a credit or a satisfaction to her citizens. With it, we may, in time, remove the greatest obstacle to her success. The Directors of the Merchants' Association have made it the first principle in their efforts to aid in municipal affairs. To assist in its establishment, they consented that our Secretary should serve as one of the Commissioners. We know his worth and his absolute reliability. One of our Directors resigned to accept another appointment on the Board of Civil Service Commissioners. They must not now be doubted unless proof can be given of their malfeasance.

The Commission has been attacked from many directions and we have watched its work and these unjust attacks with great anxiety. Our President has given it his faithful and careful attention and neither he nor this Board are able to discover any just foundation for the charges which are continually made.

Civil Service has had a fight to sustain itself in National affairs, and wherever else attempted, and we must expect the same experience here. It has much to gain from experience and much to learn from such errors as must necessarily occur. But good citizens should not weaken in its support and the members of the Merchants' Association must not be misled by unsupported newspaper attacks.

Our President and a Committee of this Board have endeavored to ascertain if there is any just ground for the various criticisms recently made, and we are gratified to report that careful inquiry has developed no proof of the slightest tendency toward unfairness or of any lack of absolute uprightness and integrity on the part of the Commission.

Charges unsupported and unproven, from whatever source, should obtain no hold in the minds of our good citizens. Every political and unfair attempt to break down the system should be stoutly resisted. We ask that a reasonable charity be granted for such slight errors as may occur, that the integrity of the Commission be recognized and supported, and that this foundation principle of good government be permitted a firm establishment in all our municipal affairs.

F. W. DOHRMANN, of Nathan-Dohrmann Co., President.

A. S. BALDWIN, of Baldwin & Howell, 1st Vice President.

JOSEPH D. GRANT, of Murphy, Grant & Co., 2nd Vice President.

FRANK J. SYMMES, of Thos. Day Co., Treasurer.

C. S. BENEDICT, of Benedict & Turner.

CHARLES BUNDSCHU, of Gundlach-Bundschu Co.

W. J. DUTTON, of Fireman's Fund Insurance Co.

FOSTER P. COLE, of John Breuner Co.

ANDREW M. DAVIS, of The Emporium.

MARSHAL HALE, of Hale Bros.

A. J. MCNICOLL, of A. J. McNicoll & Co.

EDWARD H. MITCHELL, of Edward H. Mitchell.

W. P. REDINGTON, of Redington & Co.

HUGO ROTHSCHILD, of Rothschild & Ehrenpfort.

BOARD OF DIRECTORS
OF THE
MERCHANTS' ASSOCIATION.

Board of Directors Proceedings

IMPORTANT SUBJECTS ACTED UPON.

[NOTE.—The limited columns of the "Review" will not permit a full account of all the proceedings of our Board of Directors during the past month. A summary of the important matters acted upon is here presented.—EDITOR.]

DIRECTORS' MEETINGS AND CONFERENCES.

Numerous meetings and conferences of the Board of Directors have been held during the past month. Special meetings of the Board for the consideration of current and urgent matters take place every week. Regular meetings for final action upon subjects of particular importance are held every month. Besides these regular and special meetings of the entire Board, the standing committees hold preliminary conferences. It is extremely gratifying to report the prompt attendance at these meetings of nearly all Directors.

PACIFIC OCEAN CABLE.

The following resolutions were unanimously adopted in favor of the early construction of a Pacific cable:

WHEREAS, owing to the present indirect cable connections between the United States and the Orient, the rates for the transmission of messages to points in the Orient are now excessively high and the time consumed in transmission is exceedingly long; and

WHEREAS, no connection by cable exists at the present time with the Hawaiian Islands; and

WHEREAS, the rapidly growing commercial and governmental relations with our newly acquired American possessions in the Pacific demand the early construction of a direct Pacific Ocean cable under American control; therefore, be it

Resolved, that the Merchants' Association hereby favors the construction, at the earliest possible date, of a direct Pacific Ocean cable, starting from San Francisco, and constructed by or with the aid of the United States government, and maintained under the control of the United States government;

Resolved, that copies of these resolutions be forwarded to the California delegation in Congress.

Favorable replies to the foregoing resolutions have been received from Senators Perkins and Bard and from Representatives Kahn, Lound, Metcalf, Needham and Waters.

BILL AGAINST POOL-SELLING.

The following resolutions were adopted in favor of Senate Bill No. 4, prohibiting pool-selling and book-making except when conducted within race-track enclosures or Fair grounds:

WHEREAS, the pernicious and indiscriminate practice of pool-selling and book-making tends to public demoralization; and,

WHEREAS, the most objectionable feature of this practice is the open temptation presented to our youth by pool rooms located in the central portion of the city; therefore, be it

Resolved, that the Merchants' Association hereby approves Senate Bill No. 4, prohibiting pool-selling and book-making, as the Act appears to be the most practicable and efficient method of remedying this evil;

Resolved, that copies of these resolutions be forwarded to each member of the Senate and Assembly Committees in charge of this Bill.

STATE BOARD OF CHARITIES.

The following resolutions were adopted in favor of Assembly Bill No. 381, creating a State Board of Charities and Corrections:

WHEREAS, the present lack of uniformity in the management of the various charitable and correctional institutions of California tends to impair their most efficient administration; and,

WHEREAS, experience has shown that the general supervision by a State Board of all charitable and correctional institutions receiving public funds is conducive to the public welfare; therefore, be it

Resolved, that the Merchants' Association hereby approves Assembly Bill No. 381, creating such a State Board of Charities and Corrections, and favors its enactment by the Legislature of the State;

Resolved, that copies of these resolutions be forwarded to each member of the Assembly and Senate Committees in charge of this Bill.

BATTLESHIP "CALIFORNIA."

By resolution of the Board of Directors the following telegram was forwarded to the Hon. John D. Long, Secretary of the Navy:

"The Merchants' Association with a membership of thirteen hundred leading business firms, earnestly appeals to you to exercise your authority and discretion in behalf of San Francisco following the precedent established by you with Seattle, and that you will award to the Union Iron Works, of this city, a contract to build within the Government appropriation, one of the new battleships and that she be named "California." We respectfully submit that in view of the splendid achievements of vessels built by the Union Iron Works for the United States Navy, the State of California is entitled to have one of said battleships constructed here."

CONVENTION OF EPWORTH LEAGUE.

The following resolutions were adopted by the Board of Directors in favor of the International Epworth League Convention, to be held in San Francisco from July 18th to July 21st next:

WHEREAS, one of the main objects of the Merchants' Association is to encourage such legitimate measures as will bring desirable visitors to San Francisco; and

WHEREAS, the International Convention of the Epworth League will be held in San Francisco during the month of July next, thereby bringing many thousands of desirable visitors to San Francisco, some of whom may become permanent residents; therefore, be it

Resolved, that we heartily favor the holding of this Convention in San Francisco, and ask the business and professional men as well as property-owners and capitalists of the city to assist effectually those of our fellow citizens, who are endeavoring to make this Convention a notable success.

PRIMARY ELECTION LAW.

Hon. Horace Davis addressed the Board of Directors upon the importance and necessity of securing a satisfactory Primary Election Law. A number of bills upon this subject would be introduced at the present session of the Legislature. It was decided by the Board that the Committee on Public Affairs select the most desirable measure for the further action of the Directors.

Reception to President McKinley.

The visit of President McKinley to San Francisco next May promises to be a most notable event. It is expected that the Governor of Ohio and his staff, as well as the entire Ohio delegation in Congress, will accompany the President. It is estimated that at least 20,000 residents of Ohio will visit California on this occasion. No doubt 100,000 people from all parts of the Union will come to San Francisco to witness this reception and join in the festivities.

A committee of representative citizens has been appointed to make the necessary arrangements. The committee has been organized, and is now actively at work upon the plans for the reception. The citizens of San Francisco should not fail to appreciate the exceptional significance of this noteworthy event. By judicious management it will prove invaluable to the future progress and prosperity of California. Let us, therefore, awaken to this splendid opportunity, and make a united effort for a reception that will challenge universal admiration.

Railway Construction in Australia.

Address by A. R. PULLEN of Sydney.

[At the invitation of the Board of Directors, Mr. A. R. Pullen, of Sydney, Australia, delivered an address recently at the offices of the Association upon the method of street railway construction in Sydney. The address was replete with interesting and instructive facts upon this important subject. The following is a condensation of Mr. Pullen's timely remarks.—EDITOR.]

The streets are excavated to a depth of about eighteen inches below the surface level of the sidewalks so as to arrive at the most stable part of the foundation and remove all imperfections. A layer of concrete of about seven inches in thickness is put down, being stamped by means of iron rammers. After this is well set the whole is covered by a layer of cement of about half an inch thick, floated perfectly smooth, level, and to the shape of the crown of the road, forming a slight fall to either side toward the sidewalks sufficiently only to carry off storm water.

When the cemented surface is thoroughly dry, the railway lines are placed in position upon this surface. No ties (or sleepers as they are technically known in Sydney) being used, but gauge iron ties about five or six feet apart are used to maintain equal distance between the rails. These gauge ties are adjusted by means of nuts on both sides of the rails, by which means the required gauge is regulated.

The joints of the rails are then bolted. The next process is to set the rails level, which is done by tucking strong cement beneath the horizontal flanges where required. The joints of the rails are then fitted with the "Pullen patent joint bases and locking plates," a model of which I have left with you.

These boxes are for the purpose of providing means for readily getting at the joints for screwing up nuts if necessary, and save the trouble and expense of tearing up the streets; also for locking the nuts and joints firmly, and increasing the electrical conductivity of the rails. As an auxiliary for the return current an insulated copper cable is arranged alongside the vertical flanges of the rails and connected with same at intervals. The manner of construction minimizes the danger of electrolysis.

The wooden blocks, which have been thoroughly seasoned and dipped in boiling pitch, and shaped and fitted closely to the sides of the rails and joint boxes to the level of the top of the rails, being arranged with the grain in a vertical position.

The surface is finally coated with boiling pitch. Sometimes with soft cement so as to fill all cracks, making an even, smooth surface.

The sidewalks of the city have tunnels fifteen feet below the surface in which are arranged the telephone and telegraph wires. Workmen operating these wires can walk from one end of the city to the other along these passages. The water, gas, hydraulic and other supply mains are mostly under the sidewalks in the city.

Lectures Upon Trade.

The University of California extends a cordial invitation to the members of the Merchants' Association, as well as to the general public, to attend a course of six lectures upon "The Growth of American Foreign Trade," by Mr. Lincoln Hutchinson. They are given under the auspices of the College of Commerce, at the Y. M. C. A. Building, corner of Mason and Ellis Streets, on each Friday evening. The introductory lecture was delivered on January 25th, and proved exceptionally interesting. The dates and titles of the five remaining lectures of the course are as follows:

Feb. 1.—"American Shipping and Carrying Trade."

Feb. 8.—"The Balance of Trade and National Welfare."

Feb. 15.—"Where We Trade and What We Trade."

Feb. 22.—"Fair Trade, Free Trade and Reciprocity."

March 1.—"Trade and the Flag."

THE MERIT SYSTEM IN OPERATION.

REPORT OF THE CIVIL SERVICE COMMISSION.

NOTE.—Civil Service is the first plank in the municipal platform of the Merchants' Association. The administration of the city government upon business principles was the keynote to the adoption of the present charter of San Francisco. The Merchants' Association stood sponsor for the merit system in the new organic law and is now responsible for its successful introduction and permanent establishment. Our members, therefore, will read with interest and pleasure the following official report of the work of the Civil Service Commission during the past year.—EDITOR.]

OFFICE OF THE
CIVIL SERVICE COMMISSIONERS, CITY HALL,
SAN FRANCISCO, January 21, 1901.

To His Honor, the Mayor:

SIR,—Pursuant to your request of the 10th ult., we submit the following brief statement of the past year's work of this department:

APPLICATIONS RECEIVED.

During the past year 4,550 applications for examination for positions in the Classified Civil Service have been filed in this office and 2,636 laborers have been enrolled. Each of the applicants for classified positions is required to present, as part of his application, the endorsements of three reputable citizens, who separately certify that the applicant is of good moral character, temperate and industrious habits, and in all respects is fit for the service he wishes to enter. Laborers are enrolled upon application, and without examination. They are certified in the order of their enrollment.

Mechanics and other applicants for positions requiring special skill in the use of tools and materials are required to file, in addition to their endorsed applications, a "Proof of Knowledge of Trade." This document, which is an official form of the Commission, must be signed by three responsible citizens, who have employed the applicant, and who certify that he is, to their personal knowledge, a competent journeyman in his trade. The requirement of such evidence of an applicant's practical and satisfactory experience as a mechanic has greatly aided the Commission in securing competent men for the public service.

EXAMINATIONS AND APPOINTMENTS.

During the year the Commission has examined 2,173 applicants for various positions in the Classified Civil Service. Forty-two separate examinations were held for various clerical and mechanical positions, and for policemen. Of the 1,031 applicants who passed the examinations, and thereby secured the places on the eligible lists, 213 have been appointed to various positions in the departments of the City and County Government. In addition, 350 temporary appointments of Ordinary Clerks have been made in the offices of the Auditor, Election Commission and Tax Collector. The appointees to permanent places are distributed as follows:

Auditor, 8; Coroner, 1; County Clerk, 16; Election Commission, 13; Fire Commission, 1; Fire Pension Fund Commission, 1; Board of Health, 24; Police Commission, 29; Police Pension Fund Commission, 1; Police Courts, 3; Board of Public Works, 76; Recorder, 21; Sheriff 3; Tax Collector, 20.

Under the rules of the Commission, original appointments are made on probation; the probationary period being six months. During that period the appointing officer, or department, may, by and with the consent of the Commissioners, discharge an appointee, upon assigning in writing his reasons therefor to the Commission. If he is not discharged within the probationary period, his appointment becomes permanent. By the operation of this latter rule the 37 copyists in the offices of the County Clerk and the Recorder, the stenographers of the Police Courts, and some of the mechanics of the Board of Public Works, are now permanent appointees.

Appendix "A," attached to this report, shows the date and class of each examination held, the number of applicants, the number that failed, and the number that passed, and the number of those appointed.

DISCHARGES.

Nine laborers, six sewer-cleaners, one paver and one Ordinary Clerk, have been discharged; four laborers and one copyist have resigned from the lists, and two copyists have declined positions.

BOARDS OF EXAMINERS.

The Commission has been fortunate in obtaining the gratuitous assistance of many prominent citizens, who assisted the Commission at a number of examinations.

POLICE EXAMINATIONS.

The examination of applicants for positions on the police force awakened great public interest. The physical standard adopted, after consultation with the Police Commission, was higher than similar standards in other cities; but results have justified this decision.

During the third week of September 263 applicants were subjected to the physical examination. It was held in the rooms of the Olympic Club, by courtesy of its directors. Every man was examined thoroughly, and out of 263 applicants 114 passed the physical test. This examination, like all others held by the Commission, was public, competitive and free. All these men received the benefit of a most thorough physical examination, without the slightest expense. In this work the Commission was assisted by a number of eminent physicians. The applicants who passed the physical test were subjected to a written examination, which resulted in the adoption of an eligible list of 83 applicants. Since the adoption of this eligible list, 28 applicants have been appointed to the police force.

In concluding this Report, the Civil Service Commissioners desire to testify to the generous and constant support given them by Your Honor during the year.

Respectfully submitted,

JOHN E. QUINN,

P. H. MCCARTHY,

J. RICH'D FREUD, President.

E. F. MORAN,

Chief Examiner and Secretary.

APPENDIX "A" CONDENSED.

| Service. | No. Examined. | Passed. | Appointed. |
|-----------------|---------------|---------|----------------------------------|
| Clerical..... | 1271 | 577 | { 113 Permanent 350 Temporary |
| Mechanical..... | 313 | 181 | 49 Permanent |
| Sanitary..... | 56 | 32 | 18 Permanent |
| Police..... | 113 | 83 | 28 Permanent |
| Electrical..... | 45 | 24 | 23 Permanent |

Reminder to Our Members.

Examine the list of members of the Association published in the REVIEW and you will probably find some of your business friends missing. Please remind them of their duty to join the Merchants' Association. Let our rolls number 2,000 members before the year closes. Every new member strengthens the Association.

Just a Little Dollar.

The "home trading" situation is pretty well summed up in the following little ditty which is taken from the *Kansas City Journal of Commerce*:

"Just a little dollar

On its mission sent,

Makes a lot of people glad

Each time a coin is spent.

You pay it to the butcher,

For meat to give you strength;

He takes it to the grocer,

From whom it goes at length

Some pretty bit of cloth or lace

His better half to buy,

Or help to get her winter hat,

To make her rival sigh.

The dry goods man sends on the coin

To pay his market bill,

And though the coin is often spent,

It stays a dollar still.

And every time 'tis spent at home,

Some act of good is done,

In 'booming' local industries

Ere the setting of the sun.

But if you take the shining coin,

And break the local chain,

The chances are that from afar

'Twill not return again.

If once it passes out of town,

The butcher and the baker,

The grocer and the dry goods man,

The cook, the undertaker,

The carpenter, the carriagewright,

The blacksmith—everyone—

Will lose the chance to touch that coin.

Ere the setting of the sun.

Just keep the little coin at home.

Just keep it moving well,

And every time it changes hands,

Somebody's goods 'twill sell.

That single little dollar

Has thus a wondrous power

To make somebody better

A dozen times an hour.

It pays the bill and wards off ill,

And ne'er its power relaxes,

To soothe the doctor, buy the coal,

And pay for clothes and taxes."

New Members of the Association.

The following new members have joined the Association, raising the present total membership to 1,285: Alexander & Baldwin, 308 Market St.; Paul Bancroft, 723 Market St.; Jacob Barth, 505 California St.; Boston Carpet Cleaning Works, 705 Valencia St.; N. Brace, 3020 Sixteenth St.; Bruntsch & Reed, 500 Battery St.; E. F. Burns, 11 Grant Ave.; Arthur C. Campbell, 524 Second St.; C. J. Clemens, 409 Taylor St.; Columbia Phonograph Co., 125 Geary St.; Thos. Cook & Son, 621 Market St.; John M. Curtis, 126 Kearny St.; Dennison's San Francisco Plating Works, 723 Mission St.; A. Galli Fruit Co., 516 Sansome St.; Gantner & Mattern, 20 Post St.; Hampton & Bailly, 346 Church St.; Henry Hickman, 2915 Sacramento St.; W. L. Holman, 210 Fremont St.; C. G. Hooker, 917 Bush St.; Leon Lemos, 1117 Market St.; C. J. Lercari & Co., 524 Sansome St.; M. A. Livingston, 698 McAllister St.; S. M. Levy & Co., 208 Clay St.; R. Lichtenberg, 303 California St.; Noel P. Loupy, 126 Geary St.; C. A. Malm & Co., 220 Bush St.; Milwaukee Furniture Co., 932 Howard St.; John Monahan & Co., 412 Commercial St.; Morton Draying and Warehouse Co., 110 Battery St.; Nippon Company, 403 Geary St.; Nordman Bros., 134 Sutter St.; Pacific Sheet Metal Works, 209 Mission St.; Parks Bros. & Co., 310 Fifth St.; John Partidge, 306 California St.; Philpott & Armstrong, 823 Market St.; Preferred Accident Insurance Co., Mills Bldg.; John W. Quick, 221 First St.; Radke & Co., 118 Sutter St.; Geo. Rischmuller, 3446 Nineteenth St.; Rosenthal's (Inc.), 107 Kearny St.; Royal Heating Co., 210 Mason St.; J. Smith, 906 Market St.; J. Tauzy & Co., 238 Kearny St.; The Toggery, 628 Market St.; Geo. Thistleton & Co., Ocean View; R. R. Thompson, 503 California St.; United States Glass Co., 18 Sutter St.; Union Transfer Co., Bryant and Second St.; John A. Whelan & Bro., 250 Spear St.; A. W. Wilson, Hotel Richelieu and Wunder Brewing Co., Scott and Greenwich Sts.

Municipal Ownership and Operation of Public Utilities.

Expressly written for the "Review."

By **HON. JOHN DE WITT WARNER,**

Chairman of the Committee on Municipal Administration, Reform Club of Greater New York.

(NOTE.—As the ownership and operation of public utilities by the city is the most important problem confronting the citizens of San Francisco, the columns of the "Review" are open for a full discussion of both sides of the question. Our members and readers will bear in mind that the arguments and statements expressed by contributors are not necessarily the views of our Board of Directors or of the Merchants' Association.—Editor.)

By her City Charter San Francisco is committed to municipal ownership of her public utilities. There still remain, however, questions of policy as to each, which will involve not merely its special circumstances, but the theory whether the city is to be enterprising or conservative. It is only in this view that I venture suggestion here. As to each step in the program contemplated by her Charter the citizens of San Francisco are the only competent judges. Discussion and experience elsewhere suggest, however, certain considerations.

THE LEGAL RIGHT.

First—The legal right is not merely undoubted, but the broadest possible one.

In *Fellows vs. Walker*, 39 Fed. Rep., 651, it was held:

"Unquestionably the Legislature may authorize a city to furnish light, the facilities for transport, or water, to its citizens, with or without cost, as the Legislature or city may determine."

And in *"Sun" Publishing Ass'n vs. The Mayor*, 132 N. Y., 257:

"Cities are not limited to providing for the strict necessities of their citizens. . . . They may even gratify our ears with music of a summer afternoon, or minister to our comfort by providing us with public baths. . . . The true test is that which requires that the work shall be essentially public and for the general good of all the citizens of the city."

"Within that sphere of action novelty should impose no veto. . . . Should some inventive genius create a system of supplying us with pure air, will the representative of the people be powerless to utilize it in the great cities of the State? . . . Will it then be said that pure air is not as important as pure water and clear light? We apprehend not."

CHARGE OF SOCIALISM.

Second—In case of doubt the presumption is in favor of municipal ownership and municipal operation.

In this connection the epithet "socialistic" has become outworn. In the light of experience the answer is both apt and logical, that it is less corrupting for the city to control transport, water and light supply, than it is to have the city or the State controlled by street railway, water or gas companies.

Indeed, a city is in itself a socialistic aggregation, while civilization is steadily developing socialism—making ever greater and greater use of the common purse to give more of freedom and opportunity to each. The defect of communism is that, to secure a common level of happiness, the individual is confined to that level. Of civilization, restraint is but an incident, used only so far as necessary to protect each in his use of enlarged freedom. The old socialism erred in that it attempted to prescribe what a man should eat, do or believe. The new socialism leaves him to choose what he shall eat, wear, do, or believe, and secures him ever greater and greater returns for such effort as he may make, in whatever direction he chooses to exert it. It is to this end that municipal water, light, transport, etc., are furnished him—not to restrict or direct him, but to make him more free, and to make his freedom worth the most possible to him.

POLITICAL DANGER.

So far as concerns political danger the number of those directly depending upon the city for a livelihood would be enlarged; and this is not desirable in itself. The question, however, lies between a force of voters in city employment and a similar one in the service of a monopoly whose immediate interest is opposed to that of the city. In the light of experience this question is no longer debatable. While aggregations of Bureau employees may tend towards demoralization, our experience with the Post Office, and that of nearly every considerable city in the world with large classes of employees whose occupations bring them in constant and intimate contact with citizens in their daily lives, uniformly shows that civic interest and pride are thus stimulated, and corruption and jobbery made more rare.

NEW YORK CITIZENS' UNION.

Of the striking testimony that might be adduced I note but two items. After years of study and observation Mr. R. Fulton Cutting, the President of the Citizens' Union of New York City—the great non-partisan political organization of the metropolis, concludes:

"In these last years of the nineteenth century, we have a new light upon the possibilities of the commonwealth. The theory of municipal ownership of public utilities, now spreading so rapidly, is one of the longest strides yet taken by individuals who have associated to govern. . . . The municipalization of transportation and lighting is a large city, must inevitably bring its population into direct touch with the administration. A consciousness of personal relation is awakened. The subjective element of government, now obscured by our excessive solitariness for individualism, is brought to light. It is true the sentiment created is mainly selfish, but it is nevertheless educational."

"If we endorse the impotent conclusion, 'First honesty, then larger business,' we shall long defer the hour of our permanent emancipation from partisan domination. . . . But this is the opportunity of the true civic spirit. The courageous adoption of the policy of public ownership as the definite ideal of political purpose, would appeal at once and powerfully to the people."

NEW YORK CHAMBER OF COMMERCE.

The Chamber of Commerce of New York City, whose conservatism will not be questioned, lately included the

following in its recommendation to the Charter Revision Committee, appointed by the Governor to consider the working during the past three years of the Greater New York Charter:

"This Committee believe that the City should own its water supply, and that it should require, if it can be done on fair terms, the gas and electrical supplies of the City. The experience of Municipal Governments in Great Britain abundantly proves that such ownership has tended to the public welfare."

REASONS OF ECONOMY.

Third—Economy favors municipal ownership and operation.

The objection most frequently raised defeats itself.

It generally takes about this form: The capitalized worth of the public franchises now held by private individuals, by improvident gifts of earlier days, is of such enormous value that the city cannot afford to purchase them—in other words—that the rights of the public were so extraordinarily valuable, and have been in so large measure given away, that to repurchase them would be hopelessly burden the city. This argument proves too much. For proper compensation to the private owner of a public franchise is not what would be the worth of a perpetual powers, and is incompetent either to give away any essential of sovereignty, or irrevocably to delegate the exercise of any Government power. Our streets, our harbors—every public franchise or privilege—are irrevocably held by the City or the State as trustee for the public. Scrupulous as may be legislatures and courts to protect the private party to any contract made for the benefit of the city, liberal as all will concede should be the treatment of the private corporation to be displaced; the value of its franchises is rigidly limited by the fact that neither City nor State can give any right whatever, except subject to that of the public to limit or abolish it whenever public interests might be otherwise better served.

PERPETUAL FRANCHISES.

It is not, therefore, the city that must refrain from using its streets until the street car, gas, electric light or power companies, who are in possession of them, shall have been satisfied, but these private corporations that must abandon the streets the moment public service is concededly for the best interests of the city. The notion that a private right perpetually to exercise a public franchise can exist, is an exploded heresy. In short, to argue that a perpetual franchise is too valuable for the public to re-take is to admit that the title is void by which it is held, and that the action by which any public authority whatever purported to grant it was an illegal and ineffectual misuse, by trustees for the public, of the trust temporarily in their hands.

EX-MAYOR HEWITT OF NEW YORK.

On this point I cannot do better than quote Ex-Mayor Hewitt, an ideal representative at once of the civic pride, property interests and business enterprise of this City.

"Doubtless the change will be resisted by the companies who have so long abused the public patience; but it is proper here to say that these companies have acquired and can acquire no rights against the public which are not subject to the general police power that is inherent in society. I am aware that companies holding public grants claim to have vested rights; but there are no such things as vested rights which can interfere with the power of the community to do those things which are essential for its growth, its safety and its progress in civilization. . . . Messrs. of Hon. Abram S. Hewitt, Mayor, to the Board of Aldermen, 1888."

THE PUBLIC INTEREST.

Again, it is urged that private operation is more economical than public. In one sense this might be true and yet not be final in favor of private operation.

For it is the public interest that must primarily be considered. No matter what gains private undertakers might secure for themselves and their stockholders, these are immaterial, unless, at the same time, the public gets better service for its money. And here again the question is not of net gain or loss in the one service—street railway, for instance—but the resulting gain or loss to the public when considered from every aspect.

For example, the higher assessments and greater tax returns from a well developed suburb might repay ten-fold the petty deficit in receipts of street railway extension to develop it. The use of parks, libraries, museums, zoological and botanical gardens, as well as of schools, might be largely increased—often doubled or trebled—by such extension of facilities or such reduction of fare as should permit more general enjoyment of them, at but a tithe of the capital or interest charge otherwise needed equally to accommodate the people. A slight reduction of dock or port charges may be decisive in attracting a commerce that shall repay ten-fold the margin of apparent loss thus caused. The free or cheap supply of municipal gas in the alleys of city blocks, and the public hallways of city tenements, may be repaid a hundred-fold by the good order thus promoted, and the crime thus discouraged.

OPERATION OF FRANCHISES.

In every case where public service is to be rendered, the presumption already is, and is every day increasing, that, in the end, the City itself should not merely own but operate the franchise.

As to water and light supply, the examples have long been so numerous that, except through ignorance, any serious question is now rarely raised. The operation of street (surface, elevated and sub-way) transit is admittedly the most crucial of the straits to which the theory of public operation of public service can be subjected; and latterly as to this, the results of the most varied experiment tried under every possible condition, upon every scale, have justified the City in directly furnishing railway facilities. The oldest of the more prominent examples is that of Glasgow. After this has been discussed for years, the Reform Club's Committee on City Affairs sent its Secretary to that City to make a full and impartial investigation. His report in March last was exhaustive and such as to challenge criticism as to fairness. It was published in "Municipal Affairs" of March, 1900, and is distinctly favorable to the experiment.

EXPERIMENT IN LONDON.

An experiment still more convincing—if possible—has been that of the London County Council, made under conditions which, as compared with those of most American Cities, were appalling in difficulties to be overcome; and as to which the summary by its chairman, of the Council's report, for the year ending March 31, 1900, states:

"This year, for the first time, it can report the result of the Council's working of its own tramways in South London. And this report is in every way satisfactory. Its traffic receipts have exceeded by £8,000 those of the London Tramways Company in its most successful year. It has re-organized the staff and revised its rules, with the result that its relations with the men are perfectly satisfactory. It has initiated a system which gives one day's rest in seven to every person employed, and it has established 60 hours a week. It has improved the service, extended the system of half peony fares, and, with all this, has been able to include in the Council's budget for the present year the handsome sum of £12,000 to go towards the relief of the rate payers."

TWENTY-FIVE YEARS FROM NOW.

Now all-important is the subject under discussion can be comprehended only by one who shall imagine the municipal development of the next twenty-five years.

Clean, dry and spacious streets will be the rule, as will systems of sub-way transport more extensive and comfortable than are surface systems now, with fares so low that convenience or pleasure—rather than expense—will limit their use. Public operation of city light plants will then prevail; but, as now with water, the charge will be so adjusted as to leave the amount each uses one of choice rather than expense. Heat will be similarly produced and furnished. Public telephone service will be correspondingly cheap. A city express service will be provided for safe carriage and prompt delivery of portable property deposited in any quarter. Tenements will be fire-proof and abundantly supplied with light, water, heat and ventilation; and, relieved by neighborhood facilities,—such as public kitchens and laundries,—of much of what now crowds for wage earners, they will be healthy and cheerful homes no longer measurably defile our air and our streets. The city's refuse—thus reduced to a minimum—its disposition will be but a petty problem. Baths will be free, and public hospitals will make it as rare for one ill to remain at his residence as it is now for him to leave it. Education will be literally free as air. Public recreation will be provided for. In every local ity there will be abundant provision for public meetings such shall stimulate full discussion of all city problems. Beautiful and impressive structures, museums, gardens, and parks, and beautiful architecture—public and private—will characterize the typical city; and by its own municipal activities, it will constantly make itself a brighter and better home for all who dwell within it.

I have to apologize at once for the space I have appropriated, and the brevity with which I have touched upon subjects of vital importance. I therefore conclude with but two suggestions:

KEEP THE PRINCIPLE IN MIND.

It is of first importance that the principle of ownership and operation of public utilities be unqualifiedly recognized—that in each regard in which any public utility is dealt with, its ultimate operation by the city be kept in mind. This does not mean as to any one that it should be at once undertaken, or as to many but that an indefinitely long period must or may intervene before it will be policy to treat them. It does mean, however, that in every case public property and public rights should be sacredly reserved to the public, so that neither by ignorance, carelessness, corruption, nor fraud, shall private interests have even apparent right, as against the duty of the city itself to serve its citizens.

DETAILS ALWAYS DEBATABLE.

Not less important—frequently even more so—is it to remember that the commitment of a policy does not involve instant adjustment of all its details.

The theory that in the end public service will be best rendered directly by the public, once understood, admits of limitation. But the question as to whether, at any given time, any given service shall be then assumed by the public is always debatable, and must be considered in connection not merely with its direct, but its indirect, consequences, as frequently as one of alternative enterprises between which questions of precedence arise.

THE CITY SHOULD BE PREPARED.

It is, therefore, scarcely more important that the city should be prepared to undertake public service, than that it should not so undertake it faster than it is thus prepared or in directions except those in which distinctly favorable prospects appear.

Rash experiments will more effectually betray the conservatism of its friends. The rarity of the cases in which the opponents of municipal responsibility can point to an astrous experiment is an argument alike for the soundness of the principle, and for the conservatism with which it so far been applied.

JOHN DE WITT WARNER

New York, January 16, 1901.

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|-------------------------|------------------------------|
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J. RICH'D FREUD. Editor

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No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS.

NUMBER OF MEMBERS FEBRUARY 1, 1901, - 1285.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

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Langdon Walter O.....Mills Bldg

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Barnhart and Swasey.....42 Second

ADVERTISING CARDS.

Stuparich Mfg. Co., The.....141 Fremont

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Hooker & Co.....16 Drumm
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Maga, Herbert B.....36 Flood Bldg
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Shea & Shea.....26 Montgomery
Swain, E. R.....Crocker Bldg

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California Art Glass, B. & C. Works.....
.....120 Second

ART GOODS.

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Cump, S. & G.....113 Geary
Kennedy-Ridgman Art Co.....19 Post
Rost, The P. Co.....229 Sutter
Samborn, Vail & Co.....741 Market
Schussler Bros.....27 Grant Ave
Vickery, Atkins & Torry.....224 Post

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Fletcher, R. H.....
.....Curator Mark Hopkins' Inst. of Art

ARTIFICIAL STONE PAVING.

Gray Bros.....228 Montgomery

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Da Solla-Deussing Co.....129 Spear

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.....3 California

ASPHALTUM ROOFERS.

Bonnet, B. & Son.....109 Montgomery Ave

ASSAYING.

Price, Thos. & Son.....524 Sacramento

AUTIONEERS.

Chase & Mendenhall.....1732 Market
Dinkelspiel, J. S. & Co.....115 Bush
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKESIES.

Prost & Komsthoft.....336 Third
Simkins & Thorp.....116 Erie

BANKS AND BANKERS.

American Bank & Trust Co.....200 Montgomery
Anglo-California Bank, Limited.....209 Sansome
Bank of British Columbia.....Sansome and Bush
Bank of California.....409 California
Cal. Safe Deposit & Trust Co.....
.....Montgomery and California
Columbian Banking Co.....C. Spreckels Bldg

Crocker-Woolworth National Bank of
San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
German Savings & Loan Society.....525 California
Germania Trust Co.....42 Montgomery
Hibernia Savings & Loan Society.....
.....McAllister and Jones
London & S. F. Bank, Ltd.....424 California
London, Paris & American Bank, Lim-
ited.....Sutter and Sansome
Mercantile Trust Company of San Fran-
cisco.....236 Bush
Murphy S. G.....First Nat. Bank
Mutual Savings Bank of San Francisco.....
.....33 Post
Nevada National Bank of San Francisco.....
.....301 Montgomery
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....222 Montgomery
Wells Fargo & Co's Bank.....Sansome & Market

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Fincke, Oscar.....501 Fifth

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Fluck Co.....318 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BATHS.

Farnham, John.....317 Bay

BAZAARS.

Emporium and Golden Rule Bazaar.....Market

BEER BOTTLERS.

Enterprise Bottling Co.....2745 Sixteenth
Fredericksburg Bottling Co.....1510 Ellis

BELTING-LEATHER.

Cook, H. N. Belting Co.....317 Mission
Heins, Alex.....87 Fremont

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American Bicycle Co.....304 McAllister
Christoffer, C. M.....501 Stanyan
Leavitt & Bill.....309 Larkin
Pope Manufacturing Co.....52 First
Varney, T. H. B.....1331 Market

BILL POSTERS.

Owens, Varney & Green.....Market and Teuth

BOILER WORKS.

Eureka Boiler Works.....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOKBINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY.

American Tract Society.....16 Grant Av.
Cunningham, Curtiss & Welch.....319 Sansome
Elder & Shepard.....238 Post
Hammond, J. D.....316 Washington
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Tauzy, J. J.....238 Kearny

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome

Dietle, Chas.....235 Rush
Helm, F. L.....234 Stockton
Kast & Co.....735 Market
Kast-Gilmanville Shoe Co. Acad. of Sciences Bldg
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....304 Mission
Maier, Chas.....384 Kearny
Miller, M. & Co.....2142 Mission
Nolan Bros. Shoe Co.....512 Market
Nolan, J. C. & Co.....541 Market
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder & Co.....11 Sansome
Rosenthal's Inc.....107 Kearny
S. F. Shoe House.....531 Market
Siebe Shoe Co.....25 Jesse
Sommer & Kaufmann.....25 Kearny
Sullivan, J. T.....20 Fourth
United Workmen's Boot & Shoe Co.....
.....13 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BREWERIES.

Hibernia Brewery.....1235 Howard
National Brewing Co.....762 Fulton
Phoenix Brewing Co.....528 Noe
Schuster & Krunkle.....427 Valencia
Union Brewing Co.....18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heurisch Co.....10 Main
Bauer-Schweitzer H. & M. Co.....632 Sacramento
Hermann & Co.....214 Sacramento

BRIDGE BUILDERS.

Laydon, Darby.....44 East
S. F. Bridge Co.....220 Market

BROKERS-CUSTOM HOUSE.

Bellingall, P. W.....505 Battery
Brutsch & Reed.....562 Battery
Harper, F. F. G. & Co.....407 Washington
Hulse, Chas. Ed. & Co.....510 Battery
Matton & Dauglada.....505 Battery
Mayhew, H. B. & Co.....424 Battery
Swayne, Hoyt & Co.....425 Battery

BROKERS-MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Mackie, Wm.....53 Flood Bldg
Page Bros.....302 California
Palache, R. K.....12 Front
Woods, Maillard & Schmiedel.....307 Sansome

BROKERS-STOCK, BOND & GRAIN.

Ames, Worthington.....34 Montgomery
Barth, Jacob.....505 California
Blow, A. W. & Co.....23 Montgomery
Bowman, C. F.....321 Montgomery
Girvin & Eyre.....307 California
Hecht Bros. & Co.....312 Pine
Hirschfeld.....315 Pine
Poltz, Edward & Co.....493 California
Rehfsch & Hochstader.....113 California

Beveridge Horatio.....220 California

BROKERS-SHIP.

Ottlinger, A.....220 Market

BROKERS-TICKET.

Lake & Co.....21 Battery
Van Laak, The Mfg. Co.....3173 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Pacific States S. L. & B. Co.....419 Pine
Continental Building & Loan Associa-
tion.....222 Sansome

BUILDING MATERIALS.

Waterhouse & Price.....206 Kearny

BUILDING PAPER MANUFACTURERS.

Pacific Refining and Roofing Co.....
.....113 New Montgomery
Paraffine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T. S.W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....524 Clay
Craighead & George.....329 Kearny
Flagg, H. H. & Co.....533 Valencia
Hoffmann & Wonne.....135 Market
Katz, F. & Sons.....California Market
Kulter, Albert.....1515 15th Ave South
Poly Heilbron & Co.....339 Kearny
Stone, Leon D. & Co.....236 Sixth
Taaffe, Wm. & Co.....1537, 15th Ave. South

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....N. E. cor. 16th and Shotwell
Dean, Walter E.....51 Nevada Block
Denman, James.....218 Steiner
Ehrenpfort, Wm.....801 Fillmore
Hayward, Alvin.....330 Market
Hopkins, E. W.....321 Pine
Hopkins, Timothy.....Mills Building
Levy, H. M.....41 Nevada Block
Moore, A. A. Jr.....Claus Spreckels Bldg
Phelan, Jas. D.....Phelan Bldg
Schmidt, John A.....425 Ellis
Spreckels, Claus.....225 Market
Thompson, R. H.....509 California

CARPENTERS AND BUILDERS.

Robinson & Gillespie.....237 Sutter
Murray, S. C.....632 Howard

CARPETS.

Cordes W. F.....Emporium
Guilloux Bros.....955 Market
Hulse, Bradford & Co.....780 Mission
Schuster & Volbers.....217 Sutter
Sperling & Stolzenwald.....219 Mission
Walter, D. N. & E. Co.....529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.....703 Valencia
Cal. Carpet Cleaning Works.....1011 Guerrero
Conklin Bros.....33 Golden Gate Ave
Hampton & Baily.....346 Church
Sanitary Cleaning Co.....342 McAllister
Spaulding, J. & Co.....359 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
G. to A. G. & J. G.....121 Market
Grave, B. & Co.....421 Pacific
Larkin & Co.....344 Pacific
O'Brien & Sons.....34 Golden Gate Ave. & Polk
Schilder, H. B.....123 Spear
Studebaker Bros Mfg. Co.....Market & Teuth
Werisch, Will am.....10 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....521 Market
Hallwood Cash Register Co.....127 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....621 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEESE IMPORTERS.

Schlegel & Brunker.....321 Front
CHEMICAL WORKS.

California Chemical Works.....
.....Sao Bruno Road and 27th
Western Chemical Co.....3211, 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHIMNEY PIPE.

Clawson, L. E. & Co.....1349 Market

CHINA DECORATORS.

Perley & Culp.....215 Post

CHOCOLATE MANUFACTURERS.

Gibbardville, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Aublin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....23 Montgomery
Brandt, Jacob.....415 Battery
Carter, Dan P.....842 Market
Drinkhouse, J. A. Co.....263 Kearny
Gust, M. A. & Co.....303 Kearny
Hoyenman, Herman.....291 Sacramento
Jude, H. L. & Co.....314 Sacramento
Lane & Connolly.....394 Market
Langstader, I. S.....491 Geary
Lewis, Wm. & Co.....24 California
Michaltschke Bros.....419 Market
Michaltschke, Chas.....191 Grant Ave
Ordenstein, Max.....322 Battery
Plagmann, H. & Co.....314 Sansome
Rinaldo Bros. & Co.....339 Battery
Schuchfeld, Jonas.....308 Washington
Schmidt & Bendixen.....3 Market
Wertheimer Co., The.....3 Battery
Willard Bros.....635 Market

CIGARETTE MANUFACTURERS.

John Bolman Co., The.....N.E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co.....106 Pine

CLEANING COMPOUND.

Udca Cleaning Compound Co.....21 Spear

CLOAK AND SUIT HOUSES.

Callieau, Armand.....114 Kearny
Columbia Cloak and Suit House.....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....1230 Market
Kelly & Liebes.....120 Kearny
Messager, B. H. & Co.....145 Post
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Beedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.....535 Kearny
Oilde, J. J.....766 Market
Hirsch Bros.....221 Montgomery Ave
Hitch, L. & Co.....327 Kearny
Hofmann, Robert & Co.....109 Battery
Jewell, G. W.....430 Kearny
Kellus, Chas. & Co.....132 Kearny
Mandel, Puresh & Wiener.....125 Sansome
Merle, L. V.....5th and Mission
Neustadter Bros.....133 Sansome
Pregor, A. J. & Son.....357 Market
Raphael S. Bros.....9 Kearny
Rose Bros.....Kearny and Post
Summerfield & Roman.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....144 Stewart
Bligh, D. & Co.....Mills Building
Campbell, Arthur C.....524 Second
Cornwell, F. B.....450 Main
Fritch, Geo.....110 East
McMann, Wm. S. W.....Polk & Washington
Middleton, John.....309 Stockton
Mortton, Thomas.....574 Geary
Oregon Coal & Navigation Co.....Broadway & East
Rosefeldt, John, Son.....202 Sansome
San Francisco & San Joaquin Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....131 Polcom
Wainwright & Easton.....131 Polcom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Udco Fish Co.....24 California

COMMISSION MERCHANTS.

Armstrong, J. K. & Co.....138 Market
Bligh, D. & Co.....520 Sansome
Caffrey, John.....121 Sutter
California Product Co.....121 California
Christy & Wise Com. Co.....327 Sansome
Cutter & Monsey.....392 California
Dallman, L. & Co.....226 Clay
DeBernardi, D. & Co.....409 Front
Detels, M. P.....218 California
Dennis, E. & Co.....205 Davis
Dempster & Son.....339 Sansome
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Evelth-Nash Co.....422 Front
Fleet Mercantile Co.....126 California
Fritsch, M. T. & Co.....325 Front
Garcia & Maggini.....109 Washington
Gray & Barber.....309 Washington
Griffin & Skelley Co.....182 Market
Grimbaum, M. S. & Co., Ltd.....215 Front
Guggenbueh & Co.....118 Davis
Haig, Fred B.....212 Front
Hansen, John R. & Co.....322 Davis
Hermann, H. & Co.....400 Davis
Hilme & Hilme.....35 California
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....431 Market
Hymen Bros.....206 Sansome
Ivanovich, J. & Co.....269 Washington
Kittle & Co.....202 California

Leadsberger & Son.....12 Front
Leist, C. J. & Co.....Sacramento & Davis
Lecari, C. J. & Co.....218 Washington
Levy, S. & Co.....208 Clay
Levy, S. M. & Co.....215 Sansome
Lichteberg, William.....313 California
Loma, W. & Co.....115 Sansome
Lover, W. G. & Co.....113 California
Macpherson, J. M.....215 Washington
Martin, Feuser & Co.....329 Clay
M-Leod, Daniel.....321 Bush
Monteleone & Co.....230 California
Nardoli, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....302 Market
Pierce Bros. & Co.....Washington & Drumm
Price, W. C. & Co.....413 Front
Scatena, L. & Co.....421 Market
Schwartz Bros.....412 Market
Sherwood & Sherwood.....412 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific M. Co.....124 California
Sroovich, L. G. & Co.....541 Sansome
Steele & Callaway & Co.....220 California
Tilden, H. N. Co.....211 Sacramento
Tomanovich & Co.....327 Front
Welch & Co.....220 California
Westmore Bros.....415 Washington
Wheaton, Breco & Co.....101 California
Whitely, C. E. & Co.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf, William G. Co.....327 Market
Young, Carlos G. Co.....132 Davis
Zentner, J. & Co.....Front & Washington

CONFECTIONERS.

Bernheim & Blum.....Polk & Sutter
Gruenbagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....222 Battery
Hromada, Adolph.....1215 Polk
Lechten Bros.....32 Kearny
Maesky, Frank.....Polk and Bush
Roberts, Geo. F. & Co.....35 Main
Rothschild & Ehrenpfort.....1006 Market
Seidl, J. & Co.....553 Mission
Townsend, W. S.....539 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....511 Front

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery
Macdonald, J. G.....1120 Market
Pacific Coast Biscuit Co.....508 Front

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....3 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowan & Cowan.....813 Market
Nathan-Lohmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sterubich, S. & Son.....1209 Stockton
Wehrli, Albert.....Fourth and Mission
Wieder, H. O.....Fourth and Mission

CUTLERY.

Hellwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Ayers & Co.....205 Front
Bocardi, J. B., Drayage Co.....22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....100 California
McNab & Smith.....206 Davis
Mortton Drayage Co., The.....110 Battery
Overland Freight Transfer Co.....314 and King
Raubinger Bros.....305 Sacramento
Roda, C. B. & Co.....404 Battery
Spiegel Dray Co., The L.....7 Washington
Strauss, K.....118 Battery
Teale & Co.....708 Sacramento
Union Transfer Co.....Hryant & Second
Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....323 Leavenworth
Dayley, E. P.....227 Grant Ave
Doerflinger & Runyon.....231 Sutter
Broemmer, J. G. B.....2501 California
Burgott, G. W.....400 Ellis
Clough, Frank.....400 Ellis
El Monte Pharmacy.....540 Post
Beters von Krakau, W.....25th & Polcom
Ferry Drug Co.....8 Market
Fletcher, David M.....S.W. cor. Van Ness Ave. & Geary
Gates, R. & Co.....417 Sansome
Laiter, Rud. Drug Co.....599 McAllister
Langley & Michaels Co.....34 First
Lelpoltz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
No Percentage Drug Co.....949 Market
Owl Drug Co.....1123 Market
Redington & Co.....23 Second
Richards & Co.....468 Clay
Ryan, D.....3405 Mission
Seabry's Pharmacy.....400 Sutter
Schmidt, Val.....S.W. cor. Polk & Jackson
Smith, E. J.....cor. 5th and Polcom
St. Nicholas Pharmacy.....Market & Ilay
Wakeloe & Co.....Bush and Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter
DRV AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....31 Sansome
City of Paris Dry Goods Co., The.....Geary & Stockton
Curtis, C.....911 Market
Davis, R. D. & Co.....Geary and Grant Ave
Dinkelpiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg.....11 Grant Ave

Hale Bros.....979 Market
Kohlberg, Strauss & Frohman.....107 Post
Kennedy, R. T. Co.....1104 Market
Livingston Bros.....123 Post
Marcus, M. & Co.....125 Sansome
Michels, W. & Co.....1009 Market
Moran, J. M. & Co.....Murphy, Grant & Co.....12 Phelan Bldg
Muser, Otto.....123 Kearny
Newman & Levinson.....123 Post
O'Connor, Moffatt & Co.....121 Post
O'Dwyer & Co.....32 Third
Pfeister, Joseph.....1415 Stockton
Quico, J. E.....1401 Polk
Sache Bros. & Co.....Sansome and Bush
Samuels Lace House Co., The D.....225 Sutter
Schmidt, Ben J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Third
Silverman, J.....222 Third
Steen, M. A.....Geary and Powell
Strauss, Levi & Co.....18 Battery
Wells, Raphael & Co.....Kearny and Post
Wolostock, Lubin & Co.....Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing & Cleaning Works.....37 Teath
Hickman, Henry.....3915 Sacramento
Snow, John F. & Co., Dyeing & Cleaning Works.....3 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College.....905 Larkin
Heald's Business College.....24 Post
S. F. Business College.....1235 Market

ELECTRICAL AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont and Howard
Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....627 Mission
Electric, Railway & Manufacturers' Supp.....648 Mission
General Elec. Co., Clean Sprinkles Bldg
Klein Elec. Works, The J. M. 421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRO-PLATERS.

Denniston's San Francisco Plating Works.....745 Mission
Golden West Plating Works.....103 Beale
S. F. Novelty Plating Works.....66 First

ELEVATOR MANUFACTURERS.

Hall, C. I. & Co.....315 Fremont
Holman, W. L.....210 Front
McNeill, A. J. & Co.....122 Main

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS-HYDRAULIC AND MECHANICAL.

Cobb & Hesselmeier.....58 Thurlow Block

ENGINEERS' SUPPLIES.

Grandall Packing Co.....31 Main
Pickett, M. & Co.....105 Fremont
Rix Eng. & Supply Co.....519 Howard
Winans, J. C.....151 Fremont

ESSENTIAL OILS.

Boldemson, A. C. & Co.....313 Front

EXPORTERS AND IMPORTERS.

Abrisqueta de Luis.....1 Union Sq. N. Y. City
Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co.....415 C. Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Drysellus & Co.....33 Cal. Market

FLORISTS.

Jaquemet, J. & Co.....27 Fourth
McLellan Bros.....1715 Washington
Slevers & Boland.....35 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Deming, Palmer M. Co.....114 Sacramento
Hinz & Plagemann.....120 Mission
Sperry Flour Co.....134 California
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Avery, D. R. & Co.....Union Sq. Market
Foster, C. M. & Co.....727 Market
Galli, A., Fruit Co.....515 Sansome
Oney & Goetting.....California Market
FURNITURE-HOUSE AND OFFICE.
Aronson, A.....340 Post
Bateman, William.....835 Polcom
Breuner, John Co.....117 Geary
Chicago Clock Co.....113 Grant Ave
Eastern Outfittng Co.....1310 Stockton
Forbes, A. J. & Son.....312 Mission
Friedman, M. & Co.....237 Post
Fredericks, J. & Co.....538 Mission
Indianapolis Furniture Co.....549 Market
Kragen Furniture Co.....5015 Market
McCano, Belcher & Allied.....500 Sutter
Miller, J. A.....960 Mission
Milwaukee Furniture Co.....532 Howard
Patterson Co.....18th & Mission
Slane, W. M. & Co.....1301 Market
Smith, Furniture Co.....118 Post
Smith, Furniture Co., B.....112 Ellis
Sterling Furniture Co.....108 Market
Weber, C. F. & Co.....100 Post
Wilson Bros.....1710 Market
Yawman & Erbe Mfg. Co.....29 New Montgomery

FURS.

Berwin & Gascher.....119 Kearny
Hoflich, Albert.....118 Grant Ave
Hoflich, Max.....107 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....123 Post

FUSE MANUFACTURERS.

Ensign, Blackford & Co.....230 California

GAS FIXTURES.

California Gas Fixture Co.....320 Post
Day, Theo. Co.....125 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co.....310 Market
Union Gas Engine Co.....24 First

GAS GOVERNORS.

Universal-Pacific Gas Governor Co.....610 Geary

GAS REGULATORS.

Gas Consumers' Association.....344 Post

GENERAL MERCHANDISE.

Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

San Francisco & Pacific Glass Works.....7th & Townsend
United States Glass Co.....13 Sutter

GLOVES.

Limousin, C.....121 Grant Ave
Moss, Geo. A.....101 Post
Smith, W. M.....300 Post
Steinberger & Kallher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....104 Pine

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave
Metropolitan M. & G. Works.....1210 Market

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
Clausen, C.....233 and Capp
Cluff, William Co.....18 Front
Cognill & Kohn.....800 Front
DeWitt, M. & Co.....231 Third
Ehrman, M. & Co.....104 Front
Foge, J. M.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Graham, John T., Precita Av. and Alabama St.
Grauert Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....218 Front
Hogao, The Howard H. Co.....104 Pine
Hollmann, Henry.....2305 Mission
Irvin Bros.....1303 Polk
Johnson Bros.....1843 Polk
Keefe, D. F. L. & Co.....23d and Harrison
Lennon, John A.....222 Sutter
Levi, H. & Co.....315 Clay
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....310 Fifth
Rattje Bros.....39 Stockton
Rog Bros.....19th & Castro
Smith's Cash Store.....37 Market
Stolz Bros.....633 Montgomery Ave
Stunker & Eblert.....300 O'Farrell
Susman, Wormser & Co.....S.E. cor. Market and Main
Tillmann & Beedel.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....939 Kearny
Clabrough, Golcher & Co.....538 Market
Shreve, G. W.....739 Market
Shreve & Barber.....611 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market
Strozynek, Stanislaus.....24 Geary

HARDWARE.

Baker & Hamilton.....J Pine
Beckett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dean, S. J.....1603 Market
Dunham, Carrigoe & Hayden Co.....19 Beale
Froelich, Christlan.....408 Market
Olbe, George W. Co.....33 Fremont
Holbrook, Merrill & Stetson.....235 Market
Ile, J. G. & Co.....314 Kearny
Kohn, L. H.....N.W. cor. Polk & Sacramento
Lloyd-Secord Iron Works.....169 Fremont
Maagrum & Otter, Inc.....681 Market
Marwedel, C. F.....58 First
Miller, Sloss & Scott.....301 Market
Montague, W. W. & Co.....309 Market
Montauya, J. De La Co.....605 Battery
Mossford, Moses.....3385, 24th
Shorn Hardware & Tool Co.....414 Market
Palace Hardware Co.....301 Market
Philpott & Armstrong.....808 Market
Rosenkrans, H. & Co.....511 Sixth
Taylor, Adams & Pritchard.....13 Market

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....400 Market
Lauturke Bros.....1822 Market

HATTERS.

Collins & Co.....1013 Market
Colman Co.....130 Kearny
Fisher & Co.....3 Montgomery
Herrmann, C. & Co.....323 Kearny
Hink, Jaetelco & Co.....29 Second
Kline, Louis & Co.....108 Bush
Lundstrom, K. A.....606 Kearny
Neusedorfer, K. & Son.....3 Kearny
Tricot & Co.....115 Sansome

PACKERS OF DRIED FRUIT.

BUSCHER BROS., 214 Pine
Beech, W. C., 1938 Market
Cilla, H. C. & Co., 106 Stewart
Chas., 2100 Mission
Feyer, Albert, 2303 Geary
Ford, Ferguson & Co., 310 California
eters & Cowle, 591 Sixth
cott & Magner, 815 Sixth
omers & Co., Seventh and Brannan
ermell, J. L., Seventh and Brannan

HEATING AND VENTILATING.
Royal Heating Co., Inc., 210 Mason

HORSE SHOEING.
idea Martin, 125 Geary

HOTELS.
California Hotel, Bush, near Kearny
Colonial Hotel, Pine & Jones
allagher, John P., Langham Hotel
laze & Trewell, Windsor Hotel
om & Saxtorph, Baldwin House, 30 Ellis
Hotel Bella Vista, 1001 Pine
irkpatrick, John C., Palace Hotel
ccidental Hotel, Montgomery
ewart, M. & C., 431 Ellis
Nicholas, Market & Hayes
urpin, F. L., The Royal, 126 Ellis

HOUSEHOLD UTENSILS.
Wester & Co., 22 Second

ICE DEALERS.
onaumers' Ice Co., 420 Eighth
herchants' Ice & Cold Storage Co., 213 Clay
Union Ice Co., 735 Fourth

INSURANCE.
Lapel & Bruckman, 309 Sansome
Lascoe, Susan, 416 California
Jager & Stovel, 411 California
therneau, Cesar, 423 California
tutler & Hewitt, 413 California
om'l Union Assurance Co., 415 California
traig, Hugh, 210 Sansome
Davis, J. B. F. & Son, 215 Sansome
ornin, Geo. D., 409 California
Fireman's Fund Insurance Co., 401 California
idelity Casualty Co., Mutual Life Bldg
idelity & Deposit Co. of Maryland,
Mills Bldg
Forbes, A. B. & Son, Mutual Life Bldg
Grant, Geo. F., 221 Sansome
Butte & Frank, 303 California
terold, Rudolph, Jr., 415 California
n Co. of America, 413 California
nders, William J., 205 Sansome
ston, Chas. A., 423 California
Liverpool & London & Globe Ins. Co.,
The, 422 California
Manheim, Dibbern & Co., 217 Sansome
Milwaukee Mechanics' Ins. Co., 410 California
Nathan & Kingston, 501 Montgomery
New York Life Ins. Co., Mills Bldg
Northwestern Ins. Co., 213 California
Norwich Union Fire Ins. Society, 314 California
Pacific Mutual Life Ins. Co. of California,
Montgomery and Sacramento
Pacific Surety Co., Safe Deposit Bldg
Parker, Chas. M. T., 214 Pine
Phoenix Mutual Life Ins. Co.,
1305 Claus Spreckels Bldg
Potter, Edward, 432 Montgomery
Preferred Accident Insurance Co., Mills Bldg
Shields, A. M., Crocker Bldg
Terry, Jos. T., 214 Sansome
Transatlantic Fire Ins. Co., 213 Sansome
Turner, Geo. W., 315 Safe Deposit Bldg
Voss, Conrad & Co., 204 Sansome
Walker, L. P. F., 406 Montgomery
Watt, Rollo V., Pine & Sansome

IRON WORKS.
California Iron Yard, 440 Second
Morton & Hedley, 234 Fremont
Pulcan Iron Works, 505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Deardorf, Frank, Under Palace Hotel
Marsh, O. T. & Co., 214 Post
Nippon Company, 403 Geary
Solomon, C. J., 422 Battery

JAPANESE AND AMERICAN SILKS.
Brett, J. & Co., 537 Market

JAPANESE AND CHINESE SILKS.
Hart, B., 13 Sansome
Mendelson Bros., 7 Battery

JEWELERS.
Baldwin Jewelry Co., 344 Market
Belmont, George, 22 Geary
California Jewelry Co., 134 Sutter
Glenberg, A. & Co., 126 Kearny
Blindemann, W., 5 Third
Greenzweig, George & Co., 206 Kearny
Hall, A. I. & Son, 543 Market
udie, Alphonse, 4 Chronicle Bldg
London Diamond Co., 35 New Montgomery
Lundberg & Lee, 23 Post
Nordman Bros., 120 Sutter
Phelps & Adams, 120 Sutter
Radka & Co., 118 Sutter
Rothschild & Hadenfeldt, 207 Sutter
Schumacher & Co., 421 Market
Schusler, M. & Co., Claus Spreckels Bldg
Schwartz, K. O., 502 Battery
St. F. Diamond House, 225 Sutter
Steiner Bros., 103 Sixth
Jensen, James A., 103 Sixth
Vanderlicke, W. K. & Co., 136 Sutter

JEWELRY'S SUPPLIES.
Armer & Weinschenk, 207 Sutter

KNITTED GOODS.
Panther & Matern, 20 Post
Prater, J. J., Knitting Co., 103 Post

Doria, Schonwasser & Co., 134 Post
Jacobs & Co., 113 Kearny
Magnin, I. & Co., 840 Market
Mark's Bros., 1710 Market
Rosenthal, S. & Co., 937 Market

LADIES' TAILORS.
Flamm, O., 1435 Polk
Francois, M., 796 Sutter
Lowenthal & Co., 914 Market

LAMPS.
Boesch Lamp Co., 585 Mission

LAUNDRIES.
Electric Laundry Co., 825 Folson
Empire Laundry Co., 755 Bryant
La Granda Laundry, 23 Powell
S. F. Laundry Association, 33 Geary
St. Nicholas Laundry Co., 2065 Seventeenth
U. S. Laundry Association, 311 Sixteenth

LAUNDRY MACHINERY.
Troy Laundry Machinery Co., 533 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co., 433 Montgomery

LEAF TOBACCO DEALERS.
Conradl & Oldberg, 730 Montgomery
Kohlberg & Co., 626 Washington
London, H., 540 Washington

LEATHER AND LEATHER GOODS DEALERS.
Blesinger & Co., 401 Front
Prew & Adams, 190 Battery
Frank, S. H. & Co., 403 Battery
Harper & Jansen, 524 Washington
Klopper, Frederick, 209 Mason
Kullman, Salz & Co., 106 Battery
Stoll & Van Bergen, 845 Market
Wagner Leather Co., 306 Clay

LIGHT AND POWER COMPANIES.
Equitable Gas Light Co., 516 California

LINE AND CEMENT.
Cowell, Henry & Co., 211 Drumm

LITHOGRAPHERS.
California Lithograph Co., 615 Clay
Besqui Printing & Engraving Co., 523 Clay
Britton & Rey, 525 Commercial
Mutual Label & Litho Co., 23 Main
Union Lithograph Co., 325 Sansome

LIVERY STABLES.
Clemens, C. J., 409 Taylor
Kelly, Thos. & Sons, 1629 Pine
McCord, Alex. & Co., 221 Ellis

LOAN OFFICES.
Oppenheim, J. S., 664 Howard

LUMBER DEALERS.
Ablion Lumber Co., Fifth & Hooper
Blyth & Trotter, Spear & Mission
Casper Lumber Co., 20 California
Doe, Chas. F. & Co., 101 Howard
Dulbeir & Carson, 10 California
Ora's Harbor Commercial Co., 237 California
Heywood, Franklin, 18 California
Hihn, F. A. Co., Santa Cruz
Hooper, C. A. & Co., 804 Front
Jones, E. C. & Co., 739 Bryant
Meyer, Adolph, 1510 Divisadero
Morrison Lumber Co., 732 Brannan
Pope & Talbot, 314 California
Benton, Holmes & Co., 35 Steuart
Scott & Van Arsdeale L. Co., 5th & Brannan
S. F. Lumber Co., Third & Berry
Simpson Lumber Co., 25 Market
Truckee L. Co. of S. F., 3 California
Union Lumber Co., Sixth & Channel
Wigmore, John & Sons Co., 147 Spear

NACARONI MANUFACTURERS.
California Italian Paste Co., 317 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Brownell, Jas. S., 132 Market
California Tool Works, 143 Beale
Cyclopedia Iron Works, 223 Main
Evans, C. H. & Co., 183 Fremont
Garratt, W. T. & Co., Fremont & Natoma
Hall, Robert, 108 Main
Martin Pipe & Foundry Co., 33 New Monte's
Meese & Gottfried Co., 167 Fremont
Moore, Chas. C. & Co., 32 First
Oriental Gas Engine Works, 229 Folson
Pacific Tool & Supply Co., 100 First
Parke & Lacy Co., 21 Fremont
Ralston Iron Works, 222 Howard
Tatum & Bowen, 34 Fremont
The Compressed Air Machinery Co., 11 First
Union Gas Engine Co., 244 First
Union Iron Works, 222 Market

MANUFACTURERS' AGENTS.
Eberhard Co., The Geo. F., 12 Drumm
Hughson & Merton, 106 Front
Marsh & Kidd, 522 Market
Middleton, Poole & Co., 123 California
Pacific Coast Manufacturers' Agency, 309 Market
Prindle & Miller, 16 Second
Robinson & Towart, 226 Bush

MATCH MANUFACTURERS.
Metropolitan Match Co., 5 Front

MATTRESSES AND UPHOLSTERY.
Schrock, W. A., 21 New Montgomery

ATKINS, R. C. & SONS, 123 Montgomery
Baumel, Fred J., 1604 Market
Beamish, P., 259 Montgomery
Berman, O., 43 Ellis
Brenner-Ulman Co., The, 17 Battery
Bullock & Jones Co., 106 Montgomery
Carter & Kelly, 7 Battery
Cluett, Peabody & Co., 8 Battery
Goldstone Bros., 21 Battery
Greenebaum, Well & Michela, 17 Sansone
Hansen & Elrick, Market & Third
Hart, M., 409 Kearny
Lawson, J. L. & Co., 953 Market
Meyerstein Co., 4 Battery
Morgan Bros., 729 Montgomery
Schoenfeld, Adolph, 1334 Market
The Togger, 623 Market
Webster, Jas. S. & Sons, 522 Market

MERCHANT TAILORS.
Bliss, Charles, Claus Spreckels Bldg
Block & Georgia, 119 Sutter
Borck & Rosenberg, 135 Stockton
Growth, W. L. Co., Crocker Bldg.
Lamaster & Co., 42 Kearny
Lemos, Leon, 1117 Market
Lyons, Charles, 721 Market
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Law, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Martel, J. L.....Mountain View, Cal
Marty, Geo. T., Jr.....234 Montgomery
Rodgers, Arthur.....16 Nevada Block
Shields Estate Co.....324 Bush
Wells, W. H.....Mills Bldg
Wilson, A. W.....Hotel Richieu

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co.....149 First
RABBITRIES.
Bentham, W. C.....1832 Market

REAL ESTATE DEALERS.

Ashton & Oardner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, G. D. & Son.....22 Montgomery
Bresse, G. L. & Co.....412 Pine
Buckingham, A. E.....25 Montgomery
Burnham & Marsh Co.....20 Montgomery
Carter & Spader.....11 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Flinn, Sanderson & Co.....228 Montgomery
Gieselman, William, Trustee, 120 Phelan Bldg
Hendrickson, William & Co.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hihn, F. A. Co.....Santa Cruz
Hooker & Lent.....14 Post
Madison & Burke.....626 Market
Magee, Thos. & Sons.....5 Montgomery
Manning, H. S.....355 Washington
McAfee Bros.....108 Montgomery
McElroy R. D.....4 Phelan Bldg
Oliver, B. P.....114 Montgomery
Patterson, Geo. W. H. & Co., 11 City Hall Sq.
Porr, John.....403 Pine
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shalins, Buckbee & Co.....710 Montgomery
Smith, Julien.....429 Montgomery
Strauburger, I. & Co.....340 Pine
Thistleton, Geo. & Co.....Ocean View
Umbero, C. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc. 513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Behy Smelting & Lead Wks.....416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton
Berke, John.....332 Pine
Biscio & Bruner.....N.E. cor. Eddy & Mason
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Cuenin, I.....531 Clay
Detjen & Mengel.....35 Market
Fischer, E. A.....122 O'Farrell
Gallardo & Juranitz.....205 Kearny
Gutzelt & Malfant.....119 O'Farrell
Johnson Restaurant Co.....25 Montgomery
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Loupny, Noel.....126 Geary
Malron Riche.....104 Grant Ave
Page & Falch.....Turk & Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary & Stockton
Schwarz & Beth.....O'Farrell & Market
Swain, Frank A.....213 Sutter
Tschau, R. J.....Mason, near Ellis
Westefeld, P. & Co.....1025 Market
Wicker & Hermansen.....Market & Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RUBBER GOODS.

Boat, Wov. Hesse & Rubber Co.....14 Fremont
Goodyear Rubber Co.....577 Market
O. P. & Rubber Mfg. Co., The.....39 Fremont
Morgan & Wright.....305 Larkin
N. Y. Beltung & Packing Co.....509 Market
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....609 Market
Hermann Safe Co.....417 Sacramento
Parcells, C. B.....216 California

SALT DEALERS.

Barton, B. F. & Co.....212 Sacramento

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREENING AND TRANSPORTATION OF COAL.

Excelsior Coal & Screening Co.....5 Spear

SCREEN WORKS.

Quick, John W.....221 First

SEARCHERS OF RECORDS.

Simpson & Millar.....413 Montgomery

SECY. ACADEMY OF SCIENCES.

Rixford, O. P.....Academy of Science Bldg

SECY MERCHANTS' ASSOCIATION.

Freud, J. Rich'd.....Mills Bldg

SEEDS AND GRAIN.

Powen, E. J.....815 Sansome
Hillens, F.....209 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....404 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1368 Market
Stelger Terra Cotta & Pottery Works.....1556 Market

SEWING MACHINES.

Evans, J. W.....1021 Market
Slager Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....46 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Stuart
Turner, Matthew.....40 California
Whelan, John A. & Bro.....250 Spear

SHIP CHANDLERS.

Foard, L.....11 Market
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Chapman, W. B.....123 California
Dellus & Co.....209 Safe Deposit Bldg
Diekmann & Co.....421 Market
Grace, W. R. & Co., N.E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....204 Front
Knauden, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....233 California
Mitsui & Co.....415 Safe Deposit Bldg
McNair, G. W.....528 California
Meyer, Wilson & Co.....210 Battery
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....564 Jackson
Rosenbaum, Bernard.....304 Front
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Williams, Diamond & Co.....202 Market

SHIPSMITHS.

Christoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ide Geo. P. & Co.....626 Market
Lautermilch, The L. Shirt Mfg. Co.....328 Bush

SILK MANUFACTURERS.

Carlson-Corrier Co.....5 Sutter
Nonotuck Silk Co.....536 Market

SMOKERS' ARTICLES.

Helminger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gloom.....307 Sacramento
Lille, Charles.....N.W. cor. Bay & Webster
Newell & Bro.....217 Davis

SODA WATER APPARATUS.

Becht, G. J. Co.....304 Stockton

SODA WATER MANUFACTURERS.

Heifast Ginger Ale Co.....Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....511 Front

STAMP DEALERS.

Makins & Co.....506 Market
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towns.....56 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....216 Bush
Dodge Stationery Co.....123 Grant Ave
Hoyne, Milton.....412 Montgomery
Le Count Bros.....633 Market
Zellerbach, A. & Sons.....418 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P.....2524 Clay

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market
Peterson James P.....56 Stuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....5 Mission
Freese, A. C.....55 Mission
Levensaler, J. G.....54 Mission
Monzie, Stewart & Co.....514 Battery
Woodside, A. & Co.....22 Hellack

STORE AND OFFICE FIXTURES.

Simmen, John.....318 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Stelger & Kerr.....350 Main

STOVES AND RANGES.

Schleck, John C.....13 Bluxome

SUGAR.

Hawaiian Com. Sugar Co.....308 Market

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....515 Market
Hoppe & Rohlfson.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Long Syrup Refining Co.....Eighth & Brannan
Pacific Coast Syrup Co.....711 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....7 Montgomery
Byroe, Jos. & Co.....1065 Mission
Ford, C. W. R. & Co.....111 Sutter
Ollagher, P. H. & Co.....809 Market
Rotee Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hill, Henry.....102 Battery

TANNERS.

Eagle Tannery.....26th & San Bruno Ave
Legatlet-Hellwig Tanning Co.....401 Front
Norton Tanning Co.....112 Clay
Struve & Birge.....1509 San Bruno Ave

TANNING EXTRACTS.

California Tanning Extract Co.....218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....118 Market
Burmester, Henry W.....1143 Market
Castle Bros.....Davis & Sacramento
Caswell, Geo. W. & Co.....414 Sacramento
Columbia Coffee & Spices Co.....112 Front
Folger, J. A. & Co.....104 Front
Giltard Mfg. Co.....118 Front
Hills Bros.....128 Market
Hollman, Henry.....2806 Mission
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Lievre, Fricke & Co.....215 Market
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co.....505 Battery
Tyler, S. H. & Son.....810 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush
Weihe, E. F., Supt. Am. Dist. Telegraph Co.

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California
Thoms, F.....1139 Mission

THEATRES.

Belasco, Fred.....Alcazar Theatre
Friedlander, S. H. & Co.....California Theatre
Walter Orpheum Co.....113 O'Farrell

TINNERS' & PLUMBERS' SUPPLIES.

Tay, Geo. H. Co.....49 First

TITLE INSURANCE.

California Title Ins. and T. Co.....Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie
S. F. Towel Co., The.....SW cor. New Montgomery & Mission

TRANSFER COMPANIES.

Morton Special Delivery Co.....408 Taylor
Pacific Transfer Co.....20 Sutter
People's Express Co.....40 Market
River Express Co.....10 Drumm
Wells Fargo & Co's Exp.....24 & Mission

TRUNKS.

Hirschfelder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.....1170 Market

TURKISH BATHS.

Burns, Edw. F.....11 Grant Ave
Lidstrom & Johnson.....415 Sutter
Greenhood, L. H.....222 Post

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....110 Montgomery
Bannan's Typewriter Exchange.....307 Montgomery
Borneman, Geo. C. & Co.....117 Sutter
Standard Typewriter Ex.....207 Montgomery
United Typewriter & Supply Co.....327 Montgomery
Wyckoff, Seaman & Benedict, Ill. Montgomery

UNDERTAKERS.

Godeau, J. S.....306 Montgomery Ave
G. Gate Undertaking Co.....2429 Mission
Gray, N. & Co.....641 Sacramento
Hagan, James.....446 Valencia

Halsted & Co.....546 Mission
Maana, H. F.....517 Mission
McMononey, Jas. & Son.....1067 Mission
United Undertakers' Association.....27 Fifth
Valente, Marini & Co.....1524 Stockton

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....Sutter & Grant Ave
Petitbone Bros. Mfg. Co., The.....6 Eddy

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works.....404 Battery

WAGON & CARRIAGE MATERIALS.

Holt Broe, Co.....20 Main

WALL PAPER AND MOLDINGS.

Clark, G. W. & Co.....655 Market
Quadt, John.....1614 Market
Uhl Bros.....555 Market

WAREHOUSES.

Danforth Warehouse Co., Inc.....723 Battery
Grangers' Business Association.....308 California
Hasselt Warehouse Co., The.....206 California
Lemman Bros.....Townsend & Japan
Searle Warehouse Co., Charles.....41 First

WELL BORERS.

Lowe, J. W.....126 Kearny

WINES AND LIQUORS.

Adams, Chas. L.....212 Eddy
Berges & Domeniconi.....708 Sansome
Braunschweiler & Co.....6 Drumm
Cuneman, H.....319 Front
Cohen, Louis & Son.....418 Sacramento
California Wine Association.....561 Third
Chaux & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.....100 Front
Elsen Vineyard Co.....12 Stevenson
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The.....Market & 2d
Hey, Grauerholz & Co.....224 Front
Hilbrandt, Posner & Co.....610 Front
Holtum Bros., Inc.....565 Market
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agric. Cel.....618 Montgomery
Jones, Mundy & Co.....120 Front
Korbel, F. & Bro.....723 Bryant
Kuhls-Schwartz & Co.....129 Sutter
Lachman & Jacob.....2d & Bryant
Lexington, M. A.....698 McAllister
Livingston & Co.....206 Davis
Luhnen, John.....506 Washington
Lyons, E. G. Co., The.....608 Jackson
Mann, C. M., suc. to I. de Turk, 216 Sacramento
Martin, E. & Co.....54 First
McLeod & Hatfield.....615 Market
Melnecke, Chas. & Co.....314 Sacramento
Meyerfeld, Mitchell & Co.....115 Front
Mohs & Kaltenbach, Inc.....29 Market
Moore, Hunt Co., The Jesse.....404 Front
Mueh & Lynch.....1423 Stockton
Naber, Alfa & Brune.....323 Market
Napa and Sonoma Wine Co.....135 Ellis
Pike, B. D. & Co.....218 Battery
Rosenblatt Co., The.....113 Pine
Rothenberg, S. B. & Co.....117 Battery
Royal Eagle Distilleries Co.....501 Market
Samuel Bros. & Co.....132 First
Schilling, C. & Co.....330 Brannan
Schlesinger & Bender.....123 Mission
Schultz, Wm. A. & Son.....523 Front
Shes, Hocqueras & Co.....525 Market
Siebe Bros. & Plagemann.....522 Sansome
Spruance-Stanley Co.....410 Front
Spruace, John & Co.....208 Market
Tausig, Louis & Co.....25 Main
Taylor, Thos. & Co.....307 Clay
Van Bergen, N. & Co.....418 Clay
Wetmore, Boree & Co.....410 Post
Wichman, Lutgen & Co.....515 Clay
Wilmerding-Loewe Co.....50 First

WIRE AND WIRE ROPE.

American Steel & Wire Co.....10 Pine
Roebbing's, John A. Sons Co.....25 Fremont

WOOD DEALERS.

Bender Bros.....Third-st. Wharf
Devoto & Pedrini.....1230 Battery
Iverson Trading Co., The N.....165 Berry

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.

Unna, Harry Co., The.....118 Battery

WOOL.

Ballard & Hall.....Fifth & Bluxome
Debraon, Thos. Son & Co.....132 Market
Koshland, S. & Co.....223 California
San Francisco Wool Sorting & Scouring Co.....652 Fifth
Wollner, Jacob.....Fifth & Bluxome

WOOLEN MANUFACTURERS.

Golden Gate Woollen Mfg. Co.....535 Market

WRECKERS.

Whitelaw Wrecking Co.....216 Spear

MERCHANTS' ASSOCIATION



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No. 55.

THE AIMS OF CIVIL SERVICE.

BY F. W. DOHRMANN.

PRESIDENT OF THE MERCHANTS' ASSOCIATION.

—Originally published in the "Chronicle."—

It is a self-evident proposition, that there must be some process of selecting public employees. Some test must be followed in the appointment of subordinates in the public service. What shall that test be? Shall it be politics or merit? Shall it be patronage or fitness?

A UNIVERSAL RULE.

Almost unconsciously certain common sense rules are constantly followed in our daily affairs. In launching a successful commercial or mechanical enterprise, one of the first essentials is the requisite skill or labor. How is it secured? What rule guides us in its selection? If we want a competent clerk or skilled mechanic, do we ever inquire as to his politics? As a fact, we don't care whether he is a Republican or a Democrat, so long as he faithfully and efficiently discharges the duties of his position.

THE "SPOILS SYSTEM".

It is a peculiar enigma in partisan politics that it proceeds in a course contrary to the fundamental axiom that insures success in all other legitimate callings. Apply the "spoils system" to any successful business concern, and bankruptcy would be the inevitable result. The same disastrous consequence is sure to attend its continuance in the public service. History abounds with conclusive illustrations in the decline and fall of nations, states and cities.

THE "MERIT SYSTEM".

Civil Service reform is aptly termed the "Merit System." That is to say, it is a process of selection based upon merit. The fitness of a person is the sole test for his appointment. It is the same principle that obtains in business life. The only difference is in the method of ascertaining the merit or fitness of the applicant.

THE CIVIL SERVICE ARTICLE.

The Civil Service Article in the Charter of San Francisco provides that the fitness of applicants shall be determined by examination, "which shall be public, competitive and free."

PUBLIC SERVICE OPEN TO ALL.

The applicants are graded in the order of their relative excellence as shown by their examination, and are certified in this same order for appointment. The merit system opens the avenues of official employment equally to all citizens who aspire to the public service. There is no distinction as to rank or wealth. The college bred graduate has no superior advantage. Nine-tenths of all successful applicants have had a common school education only. The examinations are practical and the questions pertain to a general knowledge of the duties of the positions. In clerical service, a legible handwriting and the rudiments of arithmetic are also required. In mechanical service, the applicant must file a "proof of knowledge of trade" signed by three master mechanics. The moral character for honesty and sobriety of each applicant for any service in the city government must be vouched for by three reputable citizens.

THREE CARDINAL PRINCIPLES.

The first aim, therefore, of civil service is to secure appointment upon merit. The second aim is to insure promotion for efficiency. The Charter provides that competitive examinations for promotion shall be open to the members of the next lower rank, and relative excellence shall likewise determine their promotion. The third aim of Civil Service follows the others as a natural result. The Charter provides that there shall be no removal except for cause upon written charges and only after a fair public trial. This insures permanent tenure during good behavior.

A MORAL AND MATERIAL FACTOR.

Here, then, we have a logical and complete system to govern the public service. Appointment upon merit, promotion for efficiency and removal for just cause only are the three cardinal principles of the Civil Service creed. Surely no patriotic citizen could take exception to such a system as a moral factor in civic progress. Nor is the

structure less admirable or less desirable from a material or business standpoint. The public records of San Francisco during the past forty years would dispel any possible doubt upon either score.

A CHOICE OF TWO SYSTEMS.

If the heads of departments in the city government had heretofore appointed their subordinates because of their ability and efficiency, there would be no need now of a change in the system. The main credential heretofore required in the selection of the deputies, clerks and employees in the city government has been political influence or party affiliation. It has been my privilege to observe carefully the workings of the local Civil Service since the adoption of the Charter, and I will say that it is far better and preferable to the system heretofore in vogue. No one claims that it is perfect, and errors may happen as in any other pursuit in life. No human work has yet reached perfection.

It is not a question of Civil Service or something better. It is simply a choice between the "merit system" and the "spoils system." It is either "to the competent belong the offices" or "to the victors belong the spoils." The contrast is as wide as day and night, sunshine and darkness. Can any intelligent citizen hesitate in his preference?

A CLASS OF OFFICE HOLDERS.

The most frequent charge against Civil Service is that it breeds a class of office holders. Well, suppose it does. Is that in itself a fatal defect? There are 90,000 office holders under the Civil Service in the United States Government. No class of official employees stands higher in public confidence and esteem. The mail carriers all enjoy permanent tenure under the merit system. Is there a more capable, painstaking, prompt, courteous and faithful body of public servants than the 15,000 mail carriers in the Civil Service of Uncle Sam? No; there is nothing aristocratic or exclusive about the merit system.

INVALUABLE TO CITY GOVERNMENT.

If Civil Service is desirable in the National Government, it is surely invaluable in Municipal Government. Political policies properly enter the domain of national affairs; but "City Government is business, not politics." Clean streets and sewers, police and fire protection, liberal education, pure water, modern pavements, adequate lighting and all other municipal affairs require economic and not political treatment. Such intricate problems cannot wisely be left to the mercy of party patronage. Their solutions require trained minds and skilled hands.

EXPERIENCE OF OTHER CITIES.

Volumes have been written in advocacy of the merit system, but the actual experience of the world's great cities is the most potent argument in its favor. The establishment of civil service in the leading cities of Europe marked the beginning of their greatness. Wherever it has been properly operated in American cities, rapid growth and advancement have resulted. Although scarcely a year has passed since its establishment in San Francisco, beneficial results are already seen in those departments having appointees from the civil service eligible lists. As soon as the system is in full operation, there is every reason to believe that the fond expectations of the friends of the merit system will be fully realized.

GIVE IT A FAIR TRIAL.

Let us give it a fair trial. Let us co-operate in its just execution. Our city is on the threshold of a promising future. Without a well conducted business administration of municipal affairs, San Francisco will be seriously handicapped in the race for supremacy. Such a municipal administration will largely depend upon the thorough establishment of the merit system; for, it may truthfully be said, that civil service is the foundation of civic advancement.

QUARTERLY MEETING of the MERCHANTS' ASSOCIATION.

Academy of Sciences Hall,

FEBRUARY 20, 1901.

The first quarterly meeting of the Merchants' Association for 1901 was held at the Academy of Sciences Hall on Wednesday evening, February 20, 1901. The special subjects for discussion were "How to Beautify San Francisco" and "Home Rule for San Francisco."

ADDRESSES AT THE MEETING.

The able address of Mr. W. M. Bunker upon "The Adornment of San Francisco," as delivered at this quarterly meeting, is published in full on pages 3 and 4 of this number of the REVIEW. Hon. Horace Davis and Daniel V. Kelly, Esq., spoke eloquently and forcibly upon the subject of "Home Rule for San Francisco." A condensation of the main points in their addresses is presented below.

OPENING REMARKS OF THE PRESIDENT.

President Dohrmann opened the meeting with a few remarks upon the work of the Association and its particular interest in the subjects for discussion. The Merchants' Association aimed to improve municipal conditions by making the material conditions of the city better, by securing a better city government and by advocating sound principles and measures.

REASONS FOR THE NEW CHARTER.

The main reasons that existed for creating a new Charter for San Francisco were found in the Legislative interference in city affairs, in the "spoils system" of party politics and in the extravagance of administering municipal affairs. Dissatisfaction with such conditions gave rise to the new Charter.

FUNDAMENTAL PRINCIPLES OF THE CHARTER.

To remedy these abuses the Merchants' Association decided to secure a municipal Charter that would give San Francisco a greater degree of self-government, and public service based upon merit and a business administration. Consequently, we find as a basis of the Charter the three principles of Home Rule, Civil Service and Economic Administration.

HOME RULE OR LOCAL SELF-GOVERNMENT.

Since the adoption of the present Constitution of California in 1879 the policy of all legislation has tended toward local self-government. Special legislation has been prohibited by the Constitution and cities were now privileged to adopt Charters for their own self-government. It may therefore be said that the cities of California that have adopted Freeholders' Charters are entitled to enjoy the privilege of governing themselves. Essential to the privilege of local self-government is the adoption of Civil Service with its cardinal principles of appointment upon merit, promotion for efficiency and removal for just cause only.

BILLS IN THE PRESENT STATE LEGISLATURE.

A number of bills have been introduced in the present Legislature of the State, the object of which is to legislate upon municipal affairs already governed by the provisions of the Charter. The Merchants' Association considers it necessary to enter its protest against the enactment of any such measures. A list of some of these obnoxious bills will be read to this meeting and resolutions proposed by the Board of Directors will be submitted for consideration.

BILLS AFFECTING MUNICIPAL AFFAIRS.

The Secretary then read the following list of bills that have been proposed in the present Legislature to regulate the municipal affairs of cities governed by Charters:

SENATE BILL introduced by Senator Tyrrell of San Francisco to nullify Civil Service provisions of Charters by making any test or qualification upon merit unlawful and by destroying the power or authority to enforce such provisions.

SENATE BILL No. 470 to establish police courts in certain cities having Charters and to fix their jurisdiction and provide officers thereof.

ASSEMBLY BILLS.

No. 8. To regulate the power of cities to incur indebtedness for improvements.

No. 15. To provide conditions and terms for the granting and sale of street railroad and other franchises.

No. 140. To establish police courts in certain Charter cities and fix their jurisdiction and provide officers thereof.

No. 425. To fix eight hours as the maximum daily service of all members of the police department.

No. 543. To fix twelve hours as the maximum daily service of all members of the fire departments.

ASSEMBLY CONSTITUTIONAL AMENDMENT No. 17 to restore to the Legislature the power to control the police and fire departments, the health and election departments, the police courts, the licensing of business and other matters of local concern.

RESOLUTION OF THE MERCHANTS' ASSOCIATION.

The Secretary then read the following resolutions, proposed by the Board of Directors of the Association, protesting against Legislative bills that proposed to regulate municipal affairs in San Francisco:

WHEREAS, Article XI of the Constitution of California provides that municipalities shall enjoy the privilege of self-government in all their municipal affairs by the adoption of a Freeholders' Charter; and

WHEREAS, pursuant to the Constitution of California, a Freeholders' Charter has been prepared and ratified by the electors of San Francisco and duly approved by the Legislature of the State; and

WHEREAS, any necessary amendments to the Charter or any desirable supplementary legislation may be secured by vote of the citizens of San Francisco and approved by the Legislature, as provided in the Constitution of the State; therefore, be it

Resolved, that the Merchants' Association hereby protests against the passage of any of the various bills introduced in the present Legislature, the purpose of which is to regulate or control the municipal affairs of San Francisco.

Resolved, that a copy of these resolutions be forwarded to each member of the State Senate and Assembly.

After the addresses of Mr. Davis and Mr. Kelly, the foregoing resolutions were upon motion duly made and seconded unanimously adopted by the meeting.

REMARKS OF HON. HORACE DAVIS:

President Dohrmann then introduced Hon. Horace Davis, who spoke in part as follows:

Home rule is the basic principle of all large American cities. It is the basic principle of this Republic. The city regulates matters of municipal concern, the State matters belonging to the State and the central Government matters between the States. When we obtained the present Charter of San Francisco, after much work, we expected to enjoy the privilege of Home Rule. Securing this charter, we secured certain municipal rights and one of these rights is Home

Rule. But no sooner was the charter established than attacks upon it began from all sides. The chief object of these attacks was to break down the Civil Service.

ATTACK ON CIVIL SERVICE.

You know that under the "boss" system our city offices have been stuffed with politicians. The question has not been as to efficiency, but as to whether the man would be of service to the ward politician. Much as has been said in favor of Civil Service Reform, I need only to point out to you the effects of it. In all countries where it has been adopted it has never been abandoned. One of the best regulated departments of the City is the Public Library. This department has been under Civil Service for several years. The Civil Service rules have worked for nothing but good.

BILLS AGAINST CIVIL SERVICE.

The Bill introduced by Senator Tyrrell strikes at the very root of Civil Service. I cannot believe that the State of California would take such a step as this, would go back from the Civil Service to a system abandoned by the Federal Government twenty-five years ago. But Civil Service Reform is not enough to give us good government. We must have good men back of it.

PRIMARY ELECTION LAW.

And for this we must have a sound Primary Law. Conventions of the different parties must be composed of good citizens, and you can only get these good citizens by means of the Primary. If the Primary is not sound, then conventions will be corrupt and under the control of the bosses. We want a sound Primary Law that will give us good men to vote for. Men that we will be proud to vote for.

CIVIC PATRIOTISM.

But back of the Primary is a civic patriotism, and the Merchants' Association stands for this in another form. I say that there is no Association nor body of men in this city, which has existed for the last thirty years, that has done so much not simply to promote good government but to promote civic patriotism and public spirit.

REMARKS OF DANIEL V. KELLY, ESQ.

President Dohrmann then introduced Mr. D. V. Kelly, who spoke in part as follows:

"Our delegates from San Francisco to the Legislature do us more harm than good. In the first place they neglect us, and in the second they do not ask our opinions. We are careless. We do not send good men to Sacramento. The country delegates, as a general thing, are very much better than the city delegates, and have done more for us. The people of the country have a way of punishing their delegates if they do not suit. They are not re-elected. Here, if a man does a little work he may be re-elected whether he has been satisfactory before or not. It is our business to protect ourselves.

CIVIL SERVICE AND PUBLIC UTILITIES:

"It took us ten years to get Civil Service, and now that we have it efforts are being made to break it down by those who have failed to break into it. There is a sentiment in this city to own public utilities. We can never own a public utility unless we have Civil Service. Civil Service in this city has far exceeded everything that even its friends have claimed for it. We have the testimony of several city officials of the good effects it has worked. These good effects go through the State, and the 'push' at Sacramento is alive to the interest of the 'push.' Senator Tyrrell's Bill really provides that municipal government must be politics and nothing more.

OUR SACRAMENTO REPRESENTATIVES.

"If we would but send proper men to Sacramento we would not have to call upon the country members to save us from ourselves. The Charter has rights which the Legislature cannot deny us, and the principal right is to manage our affairs in our own way. All our troubles come from our own City delegation. We should vote for good men for Sacramento, irrespective of politics, and then we will not be always depending upon the country members."

THE ADORNMENT OF SAN FRANCISCO.

Address by WILLIAM MITCHELL BUNKER,

At the Quarterly Meeting of the Merchants' Association, February 20, 1901.

Mr. President and Gentlemen of the Merchants' Association:—

Permit me to thank you for the courtesy of your presence.

Permit me to congratulate you on your record.

Permit me to hope and believe that what you have already done for the public, great as it is and is admitted to be, is merely a specimen of what you will do in future years.

And with your permission I will come to the point.

On a bold bluff, above the broad sweep of swirling waters marking the union of the Amur and Ussuri rivers at Khabarovsk, Eastern Siberia, 600 miles north of Vladivostok and 6,000 miles east of St. Petersburg, stands a bronze statue of the General Muraviev who opened the Amur River basin to Russian trade. The river bank is here two hundred and fifty feet high and picturesquely rough. Except for a strip of park along its top the bank is in the warm months, a gratefully green wildwood. The statue is on the end of a promontory that thrusts itself into the speeding stream. Even careless and apathetic spectators are struck with the perfect prominence of the situation. The mighty Amur, 2700 miles long, mightier than ever with the amassed waters of the Ussuri, Sungari, Selenga, Shilka, Zeya, Onon and other affluents, boils and bubbles at the base of the point and then dashes off northeasterly to the sea. This south wall of the river dominates the low-lying country that stretches to the north until the horizon is cut by a mountain range. The vast view is instantly effective. Statue, site and view blend beautifully. And this mindless of motive. Recalling the motive, we must admire the genius that planned such a tribute to such a man. Idea and result are heroic. On the pinnacle of the promontory is a granite shaft forty feet high. On this is the statue. The figure is twenty feet tall and shows the general in his later prime. The pose is easy, graceful and strong. The face is handsome, intellectual and resolute. The arms are folded; the right hand holds a field glass, the left a scroll.

From the sword belt hangs a cross.

As Muraviev achieved peaceful mastery of the Amur, and wrought for peace and trade, rather than war, the statue is as it should be, essentially non-military in design and suggestion. There stands the man, nobly proportioned, with one foot on a broken chain and head bared; not in the square or market place, the garden, park or museum of a city in European Russia, but on the scene of his great work, thousands of miles from imperial St. Petersburg.

The artistic value of the statue, the scenic value of the surroundings and the vantage value of the elevation, great as each is and great as they are in union, are not comparable to the thought that inspired the selection of the site.

Above all else is the eternal fitness of position.

At and for miles above and below Khabarovsk, a city of broad streets and rolling hills, the Amur is from half a mile to a mile wide. In winter it is gay with sleighs. In summer hundreds of steamers, rafts and canoes hover about the water-front, now gliding down the stream and again fighting a six-mile current. The speaking statue of Muraviev overlooks these activities. The calm and winning face is a benediction.

Where else could this statue mean so much? In another and equally attractive environment it would have the appraised worth of a work of art and nothing more.

We travel far to find an equally purposeful combination.

On an island in New York harbor is the Bar-

tholdi tribute to the genius of liberty. The colossal female figure with torch in hand, showing liberty enlightening the world, the graceful gift of a French sculptor to our great republic, stirs the pride of patriotic Americans and startles the visitor from abroad. Because properly placed, it is potential. In Central, Bronx or any other park, the statue would miss its main significance. In its splendid isolation, the cynosure of all eyes, expressing a vital truth and compelling the attention of the millions who pass in or out of New York Harbor, the statue of liberty is as eloquent as Edward Everett Hales story of the man without a country, or Webster's speech at Bunker Hill.

Following the fitness of things, we finally reach San Francisco. No other city has as many and varied natural beauties, no other city has finer facilities for park and similar adornment, no other city can so easily—in a physical sense—and so cheaply acquire the highest state of metropolitan adornment; and, we are persuaded by the munificence of our citizens, no other city will eclipse us in the skillful use of opportunities.

It is a far cry from a frontier town of Eastern Siberia to the city by the Golden Gate, and a far cry from New York Harbor to our own. Still the cry may be heard by those willing to hear, and like Mercutio's wound, will suffice.

Intelligent purpose, like good-fellowship, knows no geographical limitations. The Muraviev and Bartholdi statues teach us a lesson. With these in mind we cannot use too much care and caution in selecting city sites for works of art. Fitness, eternal fitness, should be our guide. The query is, or should be, not "Is this the proper place for this work today?" not, "Will this statue be put out of place here a few years later?" but rather, "Are we handicapping posterity by using this site for a work that one hundred years hence will be paltry and even disfiguring."

The music stand in the park is an instance of the right thing in the right place. It is good for all time, as we measure time. Its equal does not exist. Artistic design, faultless execution, flawless material, indeed, fitness in the broadest sense of the term, mark this magnificent gift from a citizen to the city of his adoption. The value of the gift is enhanced, more really than apparently, by an artistic opulence that will be more thoroughly appreciated in years to come than it is to-day. When foreign connoisseurs, fresh from the art centers of the old world, and the great authorities on park ornamentation, shall have given the stand the seal of European approval, our people will learn the value of their peerless prize.

The present duty of the city is to safeguard scenic chances. This is the thought that seizes the San Franciscan abroad. He sees the trend of the times the world over, is in the direction of public adornment.

The motive may, and often does, rest on selfishness. The foreigner is not always seeking beauty for the sake of beauty. It were idle to make that claim. He is often as prudent, practical and thrifty as the shrewdest tax shirker among us. He favors handsome streets, boulevards, parks, squares and monuments because they pay. They attract to his city, town or resort, people on pleasure and instruction bent. He favors attractions, and would have them widely scattered. It is easy to make it too easy for the visitor to see the sights of a city. If the visitor can exhaust its scenic and other novelties in three days, he may not stay four. This is the decision of foreign countries after an experience antedating the discovery of our own.

The borders of American cities are neglected. It is deemed sufficient that the heart of the city be clean and inviting, and the parks and squares fair to see. The suburbs must bide their time. Occupying a narrow peninsula, bounded by bay and sea, San Francisco cannot afford the neglect of suburban decoration permissible in other cities. And for obvious reasons, there is no need of this neglect. Nature has been so prodigal with our region that with little effort we get grand effects.

By reason of our isolation, we fall into ruts. Because we have always moved in one direction, by one set of methods, we continue to go in the same direction by the same set of methods. We hesitate to profit by the experience of older and at least, equally successful cities. Thanks to several con-

tributing cause, we are less inclined, and therefore, more flexible than cities which have reached a stage of progress that they cannot accept and which even the most advanced cannot

Recalling the Muraviev statue at Khabarovsk, and the statue of liberty in New York Harbor, a tentative hint may be given that the statue at San Francisco, if it is to be fruitful, it will at least be different. It must be more than passing notice. It must be a permanent termination of the narrow point of view that has looked out from the bay at Point Lobos. The statue of liberty, the headland rises in rugged grandeur, its waters and is alike conspicuous from city and bay. To date the lofty elevation has served no purpose save those of a signal station and a cemetery. Few have scaled its summit and enjoyed the superb view of sea, bay, city and distant mountains, and in the absence of motive, the scenic and military advantages of the Point have never been exploited. Now that the city cemetery has been legally abolished, the Federal government has bought the western slope for fortification uses, and it is clear the tract must finally become a park, we are interested in the future of the Point and should plan its reclamation and improvement.

On the summit of Point Lobos should stand a splendid statue of a soldier in khaki, not any special soldier, not as a political symbol, not as an endorsement of any political policy, but as an illustration, a fitting and lasting illustration of the patriotism of San Francisco, the city that was first to meet the national appeal for troops to cross the sea. Varying views of expansion are as nothing in this affair and party feeling counts for nothing. The fact remains and should be nailed and clinched in the national mind that San Francisco, in an hour of need, set a patriotic pace for the whole country and merited national gratitude. We cheered the First Regiment on its departure for an unknown country, we awaited with bated breath the news of its trials, we gloried in its success, and to those who returned we gave an enthusiastic and expensive welcome.

And then came a flash of silence.

To forget the soldiers were to cheapen patriotism and dim the lustre of patriotic endeavor. We owe the patriots a tribute more lasting than a meal, more tangible than cheers and illumination, more substantial than talk. Our enthusiastic Godspeed and our equally enthusiastic welcome were wholly honest, or living lies.

Our khaki soldier statue should be heroically proportioned. Size and outline should mirror its meaning. Standing in strong relief against the sky and speaking for the highest patriotism, clothed in majesty of purpose that even a child could see and interpret, gilded with the first rays of the morning sun and taking on new glory with the last light of the fading day, the soldier in khaki would be as he should be at the post of honor.

Sentiment is not the sole dictator in this truly noble cause. Urging us is duty to posterity. We have no right to ignore opportunities for civic advancement that may be lost through neglect. If we speak not for ourselves, no one will speak for us. No week passes that we have not to defend the city against attacks from other cities that like ourselves, are struggling for commercial and political supremacy. The warfare is inseparable from the demand for Federal appropriations and the natural desire for political recognition. Our distance from the scene of strife is a heavy handicap on the men representing us at Washington.

At all times they need all the aid we can give them. Every few days we face this fact. It is our duty to acquire and keep in usable shape the argument that will weigh heaviest with the national authorities. When San Francisco is fighting on the floor of Congress for the share of a betterment fund to which she has a just claim, it should be possible for a San Franciscan to say:

"There stands on a peak in San Francisco a statue that pleads our cause. No living man could speak more pertinently, more eloquently, more effectively. That bronze soldier emphasizes our claim to national consideration. He gives twice that gives quickly. When the nation called for help, San Francisco gave first."

We point with pride to a geographical supremacy we did not create. We forget less any other city would be proud to own. We are not shy, but careless.

Than Point Lobos there is no more fitting site for a statue commemorating San Francisco, yes, in a broad sense, California patriotism. The soldiers passed through the Golden Gate, and around Point Lobos, the conspicuous landmark of departure and return, and there, built in part with the residue of the welcoming fund, and in part with fresh contributions, should stand the statue of a soldier, the silent monitor of destiny the splendid prototype of our patriotic merit.

With Lobos properly adorned, we should strive to secure, for similar adornment, the ball's summits of other city hills. The sky-line of every city may be made or marred by the people. The hills of this

city furnish many sky lines. Some are graceful. Others the reverse. All share in our scenic effects. No other city in the world is equally fortunate in the number and variety of its sky lines, and compassing the near and distant marine and land views, no other city can boast a lovelier environment. Even famed Naples is no richer in natural beauty. Our advantage in this latter respect is less apparent than real because the villas and garden walls of Naples are in bright colors and impart a cheerful tone to the landscape. The villas are built of white stone or stone in various shades of pink, and the same colors are seen in walls. The same colors would give the same effects here. Even in the driest weeks of summer, our landscape views would be far less sombre if our buildings were of lighter colors and our bare streets and yards relieved with trees. Endless rows of brown houses beget brown thoughts. The increased use of stone in local building enterprises is improving the appearance of the city and brightening many neighborhoods. It is obviously impossible for the city to buy the sky line property. More's the pity. But there are at least twelve lofty hills whose summits should be in city control—not for immediate use, simply to prevent disgraceful disfigurement. The day will come when some of these hill-tops will be wanted for statue sites, memorial towers, trees or similar uses, and then, too late for action, the city will find it has been sleeping on rare chances for paying investments.

Among the chief charms of the Rhine sail are the castles breaking the sky line of the river walls. They are lawful features of the landscape. They have an historical right to existence. Their picturesque quality is an added stroke of good fortune, not forgetting, of course, that the thrifty owners or lessees, with an eye to profit, have used restoration as a cloak for exaggerated architectural lines that may or may not, have existed in the originals. Usually the architectural integrity of the castle is beyond question. And it is the integrity of form and position that fascinates the beholder and interests him in the folklore of the country. These relics of feudal or monarchical eras, give us a hint. They emphasize the value of design in creating and maintaining scenic adornment. Our sky lines should not be neglected until disgraced—even if they have to be bought by popular subscription. The lost dignity of the City Hall by the sale of facing lots is enough humiliation for a cycle. In protecting the sky lines we may guard against greater shame in years to come. A little later we may stand at the foot of Market street and look past fine fronts, past the Donahue fountain, past the Phelan fountain, past the proposed City Hall Park, through a wealth of effects in shrubbery, stone and bronze to read on the top of Twin Peaks,



Insurance of our scenic future is a duty we cannot dodge. Each year will increase its difficulties. What may be done for thousands to-day will be beyond our municipal pocket a few years hence.

If history be any guide, we may hope to secure some sky lines through the liberality of the individual citizen, fickle as public gratitude is. It is human nature to let public spirit speak for itself.

How many people recall that Captain James M. McDonald gave the city the summit of Telegraph Hill? And yet the deed is less than ten years old.

The versatility of popular favor is beyond understanding. The man who works for the public weal must value his approving conscience and think himself richly rewarded.

Many cities, towns and villages of Europe enjoy continuous prosperity through attractions representing years of labor and enormous expense. With less than half the labor and expense, we may surpass in scenic attractiveness any city in the world. For this admirable condition we are more indebted to nature than to man. We have improved and are improving the city, thanks to the civic pride, liberality and intelligence of a few rich men; and those who have shared in this good work are reaping the reward of an approving conscience. Generations yet unborn will pay these men proper praise.

Every San Franciscan should strive for city adornment. If he care not for beauty for the sake of beauty, he can at least appreciate the pecuniary reward that beauty brings. The more attractive the city, the greater the number of desirable visitors. The more numerous the attractions, the longer the visitors' stay. Such is the dollars and cents side of an argument that may not be gainsaid.

A notable adjunct of Golden Gate Park is the Great Highway. It is an exposed drive along the ocean shore. From 200 to 400 feet wide and extending from the Cliff House across the Park face and southerly for about three miles, it is a fairly popular resort. No similar drive in any country has a wider marine view. The setting sun drops below an ocean horizon. That the drive is a partial disappointment is due to climatic conditions that

should be modified. To-day this road gets the full force of the ocean breeze for almost its entire length. In mid-summer the wind sweeps sand across it and in other respects is offensively boisterous. The drive has never satisfied drivers, bicyclers and pedestrians, and unless shaped to the requirement of existing conditions, will prove a continuous disappointment. With such a bonanza of marine view we can afford to sacrifice some to comfort. World-famed ocean and bay drives in other lands are not equal in natural beauty to our ocean front drive. The difference in their favor is opulence of adornment and freedom from searching winds. With respect to temperature the advantage is with us. If our drive were in the old world, or on an Eastern city front, it would be popularized, protected and adorned with a vine-clad wall extending its entire length. At intervals, the line of wall would swell out toward the water and furnish places where drivers could, without leaving their teams, look through broad windows onto the foaming ocean. And above all, the wall would be freely towered and windowed. Through properly protected openings the promenade would descend by winding steps to the beach level. Except for artificial improvement the Boulevard des Anglais at Nice is not the equal of our own ocean drive. The one borders an ocean; the other a sea. Compared with the ocean scenery that of the sea is tame. The Nice boulevard is on a bank fifteen or twenty feet above the water and bulkheaded with heavy, dressed stone. The roadway is dazzling white and the broad sidewalk is paved with stone. The boulevard has a crescentic curve and is partially shaded by trees. If our ocean front road were protected from sand and wind by a wall or some equally befitting barrier, and the inner line of the road were decorated with trees, we would have a beach rendezvous for drivers, riders and pedestrians second to none in the world. And more, we would have finally started in the right way to reclaim the sand dunes. The ocean drive protected, the owners of land on the east would be justified in reclaiming their lots. The work of reclamation would grow apace. The example of public enterprise would commend itself to private citizens. In comparatively short time the arid waste south of the park would lose its desolate look and no longer serve as a contrast to park verdure. The melancholy pleasure of pointing out the vast stretch of sand as a sample of what the park once was, will be denied us, and the Eastern visitor will have to take our word for the fact, but we may rejoice in a new era of systematic reclamation and a better, because brighter, city. The point of this reclamation statement will be best appreciated by those familiar with the present condition of Twenty-Fourth avenue, between Point Lobos avenue and the Park. The avenue has been graded and macadamized three times and three times buried under drifting sand. The present mound is from 15 to 20 feet high and nearly a block long. This is one of many abortive attempts to maintain open thoroughfares in the drifting sand.

Plans for the systematic reclamation of the outside waste lands have been time and again proposed, discussed and abandoned, general co-operation, on account of divided ownership, proving absolutely impossible. The only feasible reclamation scheme is one that has for its genesis, the western boundary of the Great Highway.

We must remember the city extends to the ocean shore and the critical visitor does not limit its scrutiny to our show streets and showy park. We must also remember that an exchange of views is always in order and in this era of swift changes, what may not be feasible to-day may be feasible to-morrow. Returning to the city after an absence of nearly two years, one sees signs of decorative progress the average citizen often misses. In two years the city has gained in many directions. The streets are cleaner and in better repair, the squares have been improved and Golden Gate Park has moved forward on all lines. The Museum is acquiring national fame. These cheering signs and evidences of public appreciation justify comments and comparisons. The spirit of the times justifies suggestions.

Individuals are doing their share in the new campaign for city adornment. The newer and more ambitious buildings, those that have risen and those rising, are creditable alike to owner and architect. The tower building on the corner of Third and Market, is in its exterior lines and artistic sculpture the finest structure of its class in any country. And about the city, in the residence and business sections, are architectural gems meriting more than passing mention and which visitors should always be shown.

With a pride of city second to that of no man, a pride that has been stirred and strengthened by special study of our own and other countries, I may be pardoned for exulting over prospects and fretting at delays. Any delay is dangerous. Useless delay is sin. What right have we to this matchless bay, this ocean front and this broadening commerce

if we neglect their essential use? Chance has placed us in the public eye. San Francisco is accepted as the coming commercial focus. Measuring our energy by our fortune we are expected by other cities to push on. Theirs the wonder, ours the loss, if we fail to do what they think we will do and what they know they would do under such a lucky star.

Special citizens and special concerns encourage industry, amaze the world with battleships and cruisers, donate monuments and similar art works, and, as with the Hayward building, start the march of improvement in long neglected neighborhoods. So far, so good. Even as one swallow does not make a summer, so sporadic cases of enterprise do not prove the popular temper. Without harmony we shall fail to go ahead at more than snail's pace. Look at the Merchants' Exchange! Is it up to our new mark? Is it worthy of the city? Does it tone into our flourishing present and flattering future? The building was erected in 1864. Thirty-six years ago it was modern. Twenty-six years ago it was acceptable. Now it is a misfit.

The tonnage of the port in 1868 was 1,106,825.

The tonnage in 1899 was 2,677,525.

The tonnage in 1900 was 3,025,999.

City, commerce and tonnage have outgrown the Exchange. In the lapse of time the large and many lesser cities, have erected properly ambitious Exchanges, allied their mercantile interests and thrived on the fruits of federation. A house divided against itself cannot stand. No more can the mercantile element of a city. To name the American cities that have erected suitable exchanges in the past twenty years is to specify the cities in the first and second classes. As long ago as 1875, St. Louis finished an \$1,800,000 Exchange.

We need, nay we must have, a Merchants' Exchange equal to our mercantile pretensions, where merchants and those engaged in kindred callings, the banks, insurance companies, real estate agencies and financial institutions, may muster for their separate and collective benefit; where uniformity, justice and equity in trade affairs may be promoted, business disputes adjusted, commercial information disseminated, and, most important of all, where business men may be brought to a working sense of their interdependence and the need of co-operation. A Merchants' Exchange with 800 members could help the community in many directions and affect local and national legislation. As the commercial interests of the city and State are largely identical, the Merchants' Exchange on indicated lines should number among its members leading merchants of the interior. Fortunately for our hopes and aspirations, an Exchange has been planned, and men identified with industries, shipping and financial interests are subscribing. The subscribers deem it an honor and a privilege to forward the Exchange project and beautify the city. We owe our business boom a debt that must be paid. We owe the visiting business man a courtesy that in existing conditions we cannot extend. As we hope for expanding trade in the orient, as we hope for further patronage from the Federal government, we must create adequate commercial facilities, not forgetting in the words of Cicero, that what is most useful is most becoming.

City adornment is a wide term. Within its limits are many meanings. Any change that makes the city more beautiful and therefore more attractive may be classed as an added adornment. We may even say that a change increasing the attractiveness of the city without necessarily increasing its beauty is an adornment. Attractiveness is indispensable to symmetrical success. The city may be made more attractive in many ways distinct from scenic beauty. For a young city it has a fascinating history, a history rich in romance, a history strangers greatly fancy. With systematic and continuous effort we may easily make this history our pride and profit. Let the historic spots, the site of the famous '49 postoffice, the shore line of the bay in the golden era, the scenes of tragic deeds in the vigilante days, and similar localities be officially or semi-officially marked with tablets that the visitors may see, read and discuss. Let us stimulate the interest of the stranger within our gates and make him feel it is good to be here. In the new San Francisco rising on old San Francisco, we can afford to and should, forget past feuds and take our places in the procession of progress. Whatever may have happened to arrest our development in past years the deterring influence is no longer apparent. Our destiny is in our own control. If a huge pit could be dug in the outer peninsula and the people induced to throw therein, for cremation and burial, their hatchets, hammers and glittering knives, public prejudice would disappear in a day. If the ceremony may not be publicly and collectively performed, as a rite of tremendous significance, there is no reason why the individual San Franciscan, believing in his city and eager for its advancement, cannot act for himself and try to persuade others. We have started with a rush. Let us make the most of the momentum.

BUSINESS SIGNS AND TRANSPARENCIES.

ORDINANCE FOR THEIR REGULATION.

[NOTE.—A resolution was introduced in the Board of Supervisors last November to rescind all permits heretofore granted for the erection of signs and transparencies and to prohibit the granting in the future of any such privileges. This resolution was referred to the Street Committee of the Board of Supervisors. The Merchants' Association has been requested by the Street Committee to give this resolution careful consideration and report whether it is desirable that all signs shall be removed, or if not, to recommend a feasible plan for the solution of this intricate problem which will afford equal privileges to all citizens. Believing that it would be advisable to have a city ordinance upon this subject that would operate fairly to the city without hardship to the individual, our Board of Directors undertook the task, and presents for the consideration of our members and the public the following report and proposed ordinance upon this subject.

EDITOR.]

REPORT ON STREET SIGNS.

To the Board of Directors of the Merchants' Association.

GENTLEMEN:—Referring to the request of the Board of Supervisors that the Merchants' Association would consider the question of street signs and transparencies and advise the Board of Supervisors whether such signs should be entirely prohibited or, if permitted, what regulations would be feasible and equitable, I have, pursuant to your request, taken up this matter and beg to report thereon as follows:

PRESENT ORDINANCE:

The present ordinance governing street signs is as follows:

"Section 9. No person owning or occupying any building or premises fronting upon a public street shall:

Place or cause to be placed, or maintain or suffer, upon the street or sidewalk in front of such building or premises, any sign or advertisement, except such as occupy no space in front of any building or premises, or any sign or advertisement which shall project over or upon the sidewalk, and all signs shall be securely fastened to the wall of such building for their whole length in such a manner as shall be satisfactory to the Superintendent of Public Streets;

• • • • •

It will be seen that the above ordinance absolutely prohibits any signs from being erected upon any sidewalk or from being attached to any building, so as to extend over any sidewalk any distance whatever. This, if enforced, practically prohibits any signs being attached to the front of any building.

OBJECTIONS TO THE PRESENT SITUATION:

Although the present ordinance prohibits any signs on or over sidewalks, the Board of Supervisors, previous to the adoption of the Charter, could and did grant special permits to some parties to maintain such signs. The Charter forbids the granting of any special privileges with the result that those who received permits and erected signs previous to January, 1900, have the privilege of maintaining such signs while other parties cannot now secure such privileges. It is therefore desired that some uniform system be adopted which will be just to all parties.

This matter has been thoroughly considered, not only during the past eight weeks, but also at intervals during the last three or four years, when the question of street signs came up from time to time. To entirely prohibit all signs over or upon sidewalks seems to be an unnecessary hardship for many of such signs are not obstructions in any way and some are very ornamental. The scarcity of really ornamental signs in this city is to be deplored and this would be an inviting field for some enterprising and artistic sign painters to show how ornamental a street sign can be made. Since it is not desired to do away with street signs altogether, the problem is to regulate their use. To do this in such a manner as will enable business houses to indicate their respective locations with a reasonable degree of prominence and yet not obstruct or disfigure our streets, presents many difficulties and it is the purpose of this report to present to your Board these difficulties and indicate a basis upon which some plan can be evolved which will be generally satisfactory.

SIGNS NOW MAINTAINED UPON OR OVER SIDEWALKS:

The signs now maintained can be divided into five classes:

- 1—Signs attached to buildings.
- 2—Signs attached to ascents to buildings.
- 3—Signs attached to descents to basements.
- 4—Signs attached to awnings.
- 5—Signs erected upon the outer edge of sidewalks.

Since it is desirable that business houses should have proper facilities for indicating their location and business as conspicuously as can be done without obstructing or disfiguring the streets to too great an extent, and as it is also desirable not to cause any greater hardship upon those who already have signs erected than the public good requires, the next question to be considered is, to what extent and under what regulations can signs on buildings and over sidewalks be permitted. Taking up the different classes in order we have first:

SIGNS ATTACHED TO BUILDINGS:

The usual custom in other cities is to prescribe a specified distance signs are permitted to project from buildings. This varies in different cities from three inches to three feet. The signs which are

usually fastened to buildings in this city are: (1) "Shingle" signs, (2) Flat signs, (3) Transparencies, (4) Electric light signs, (5) Drum signs fastened around pillars at entrances, (6) "V" signs, (7) Barber poles, (8) Incandescent electric light signs extending across sidewalks in front of theatres, (9) signs of shady shops projecting more or less from the building. The so-called "shingle" signs, which are flat board or metal signs fastened at one end to the building and projecting out over the sidewalk at right angles to the building, disfigure a street more than any other and should not be permitted as they are unnecessary. The fact that the authorities have compelled nearly all such signs to be removed, while permitting others, is the best evidence of the objectionable character of these signs. Flat signs, transparencies, electric light signs and drum signs, comprise the principal signs in use at present and are the most desirable kinds. Owing to their thickness, they extend beyond the face of the building from two to twelve inches. They are, as a rule, not obstructions, yet, strictly speaking, are a violation of the present ordinance which forbids any projection whatever. The use of these signs, particularly the flat incandescent light signs, should be encouraged.

Incandescent electric light signs, extended across the sidewalk, in front of theatres, offer peculiar difficulties. At night, when illuminated, they are ornamental and attractive. In the day time, owing to the iron frame work upon which they are mounted, and the amount of space they occupy, they are an obstruction and a disfigurement. If the use of these signs could be limited to the theatres the number would not be sufficient to be objectionable, but if the theatres are permitted to use them, then every one else must have the same privilege.

I think, however, a solution can be found to this question by requiring all of these signs to be hinged to the building in such a manner that they can be swung back flat against the building during the day and be extended across the sidewalk only at night. The company which makes and maintain these signs, has been consulted on this matter, and assures me that this plan is entirely practicable mechanically and that several of the theatre signs are already mounted in this manner, and that the remainder can be so changed at a comparatively small expense. It is therefore recommended that no signs attached to buildings be permitted to project over the sidewalk any distance whatever except signs embraced in the following eight classes:

1st—Flat or curved signs, transparencies and incandescent light signs fastened parallel to the face of the building and not projecting more than six inches therefrom, when less than eight feet above the sidewalk, nor more than twelve inches when eight feet or more above the sidewalk.

2nd—Drum signs attached to the pillars or entrances to buildings and not projecting more than six inches therefrom, when less than eight feet above the sidewalk nor more than twelve inches when eight feet or more above the sidewalk.

3rd—"V" signs attached at the base to the building or around pillars and not projecting more than six inches therefrom when less than eight feet above the sidewalk nor more than twelve inches when eight feet or more above the sidewalk.

4th—Pole signs, such as barber poles, providing they have no separate signs attached to same, fastened to the building and not projecting more than two inches therefrom.

5th—Incandescent electric light signs, fastened to a metal frame and hinged to the building in such a manner as will permit them to be swung back against the face of the building or to be extended across the sidewalk provided said signs are extended across the sidewalk only between the hours of 5 P. M. and 5 A. M.

6th—Ornamental transparencies attached to buildings by hinges and projecting over basement entrances, providing said transparencies do not extend beyond the width of the basement entrance, and shall not be extended across said entrance except between the hours of 5 P. M. and 5 A. M.

7th—Vertical incandescent electric signs, consisting of a vertical row of letters illuminated with incandescent electric lights, said letters to be not less than twelve (12) inches in height and attached to an open metal frame of a design approved by the Board of Public Works. Said signs to be attached to buildings above the first story and not less than twelve feet above the sidewalk, parallel to said building, and not projecting over the sidewalk more than four feet from the property line of said building. Provided said signs are fastened to the building in a manner satisfactory to the Board of Public Works and kept continually illuminated every night from sunset until midnight.

8th—Gas and electric lamps attached to the building and suspended in front thereof as now provided in Order No. 241.

After a thorough study of the signs now existing, I believe that the signs that will come under the above eight classes will be sufficient to properly advertise the location of any business house or office and will embrace nearly all the signs which are now allowed to remain on buildings and project over the sidewalk.

SIGNS UPON ASCENTS AND DESCENTS TO BUILDINGS:

As a general rule it seems desirable that a few signs as possible be used around ascents and descents to buildings. Still, particularly in basement entrances and offices, it is only by using the places to some extent that the location and character of business can be properly indicated. Care should be taken to make such signs neat and attractive as possible.

ASCENTS:

It is recommended that signs on ascents be limited to the following three classes:

1—Flat signs placed against the face of the steps.

2—Flat signs, not exceeding two inches in thickness, and attached to the upper surface of balusters or railings, not extending more than twelve inches therefrom.

DESCENTS:

It is recommended that signs on or around descents to basements and above the surface of the sidewalk be limited to the following two classes:

1—Flat signs, not exceeding two inches in thickness, placed flat against the railing surrounding said descent and not extending more than twelve inches therefrom.

2—Electric light signs and ornamental transparencies, of a design approved by the Board of Public Works, attached to the railing running parallel to the face of the building, and not exceeding twelve inches in depth or thickness.

SIGNS OR AWNINGS:

These signs, being used principally in the residence and outside districts are not so objectionable if of a reasonable size and securely fastened. In many parts of the city, the roofs of the awnings are more unsightly than a neat sign, which, if properly placed, would conceal the roof.

It is recommended, however, that, in future, these signs should be limited to two classes.

1—Flat signs, placed at top of the awning, just inside and abutting on its edge and not projecting above said awning more than two feet.

2—Signs painted on canvas awnings and drop curtains which can be raised and lowered.

There are many signs on top of awnings at the present time, which exceed two feet in height. Placed as they are, they do not seem to be of enough importance to warrant the hardship which would be imposed upon so many people in requiring them to reduce the height of those now up as this will require practically entire re-construction.

It is therefore suggested that the rate regarding limiting height of these signs to two feet shall apply to all signs of this nature hereafter erected.

SIGNS ERECTED UPON SIDEWALKS:

The signs now erected upon the outer edge of sidewalks consist of bulletin boards in front of newspaper offices, news stands and theatres, clocks, transparencies and barber poles. If there were no such signs now erected, the public sentiment would undoubtedly be in favor of having no such signs whatever on the outer edge of sidewalks, for all such signs are obstructions. There are, however, a number of transparencies throughout the city which are very ornamental and cost the owners large sums to construct. If the number of these transparencies could be limited and some authority could have the power to decide just what kind of signs should be erected and how many should be maintained upon any street, and use this power honestly and for the public good, this would be the best solution of the problem. This, however, is impracticable under the present law for it would necessarily result in discrimination and it is now forbidden to grant a privilege to one person which all other persons may not enjoy.

It is necessary, therefore, either to prohibit all signs on sidewalks or give everyone this privilege, restricting only the kinds of signs which may be used and under what conditions they are to be maintained.

It has been suggested that all persons maintaining such signs should pay an annual license for the same. This is not desirable, for, unless the license were placed at a very high figure, the signs would multiply and become a nuisance. This would also be farming out the public thoroughfares for private use and it has always been held that such a proceeding is objectionable for many reasons.

If, therefore, signs on sidewalks are to be permitted at all, the question is what kinds shall be permitted as being the most objectionable and which are of service to the public.

Taking up first the question of bulletin boards in front of newspaper offices and theatres. These signs are decidedly objectionable and are generally conceded that they should not be permitted. They occupy a wide space on the sidewalk, and are a decided disfigurement. The three large morning papers have voluntarily refrained from placing them in front of their premises and have placed their bulletin boards flat against the front of the building.

This shows that they are not a necessity and branch offices should adopt the same plan. Bulletin boards in front of theatres offer the same objection. If it is necessary to have such signs in front of theatres, they can usually be placed flat against the building or in the entrance. The Columbia Theatre offer a good example of how this can be done. As the theatres advertise largely on bill boards in all parts of the city, it would seem that such signs might be omitted from the edge of the sidewalks. If it were a question only of theatre bulletin boards, or those

in front of the main offices of each newspaper, it would not be of so much consequence because the number would be limited, but if these are permitted by ordinance then anyone else must be permitted to erect bulletin boards for no special privilege can any longer be granted. It therefore seems best that no bulletin boards be permitted on the outer edge of the sidewalks.

BARBER POLES:

These should not be permitted on the outer edge of the sidewalk as they can be placed against buildings and project for a distance of twelve inches thus giving all the prominence necessary.

SIGNS AND TRANSPARENCIES ON POLES:

The most difficult matter concerns signs and transparencies. The problem is to permit such as are ornamental in design and not too much of an obstruction, on condition that they are constructed in such a manner as to be of some benefit to the public, and not permit the number of such signs to be increased to such an extent as to encumber and disfigure the streets.

There appear to be only three ways of acting in regard to this class of signs.

1st—To prohibit all such signs entirely.

2d—To require that all signs and transparencies should have no letters, words or inscriptions of any kind. This would undoubtedly limit the number of such signs and cause the removal of the greater number of those now in existence.

3d—Requiring all signs or transparencies to be of a design approved by the Board of Public Works and to have on them either large clocks or a fixed number of lights, which would thus benefit the public in exchange for occupying a portion of the public thoroughfare. The last would probably be the most generally approved plan. It is therefore recommended that no sign or transparency other than clocks, shall be placed, maintained or permitted upon the sidewalk in front of any building or premises unless said sign or transparency shall be mounted upon a pole not less than eight feet in height above the sidewalk and for the benefit of the public, shall be provided with not less than one electric arc light, or six Welsbach gas lights, or six 32 c. p. or twelve 16 c. p. incandescent electric lights, said lights to be exposed and attached to, upon or above said sign or pole in such a manner as will illuminate the adjacent street and sidewalk, and said lights to be maintained in good order and constantly burning each and every night from sunset until midnight at the expense of the person erecting or maintaining the same; and further provided that said sign or transparency shall be of an ornamental character and of a design and size approved by the Board of Public Works and shall not be erected until a design of the sign or transparency which it is proposed is erected, shall have been submitted to, and approved by, the Board of Public Works and a written permit received from the Board of Public Works for the erection of said sign or transparency, which shall be erected under the supervision and to the satisfaction of the Board of Public Works.

CLOCKS:

It is recommended that clocks may be erected upon the outer edge of sidewalks when the size does not exceed three feet in diameter and the height is not less than ten feet as such clocks are a benefit to the public. No sign other than the name and business of the owner should be permitted on said clocks and they should be required to keep correct time. All signs and transparencies, now maintained under special permits heretofore granted, and which do not conform to the above requirements, should be immediately changed so as to comply with the terms of this order, or, failing to be so changed to conform, should be removed.

All signs and transparencies now erected or hereafter erected upon sidewalks should be considered as temporary and removable at the pleasure of the Board of Supervisors.

If an ordinance can be framed so as to permit the above classes of signs to be used, and to limit the use of signs to those classes, I think it will meet with the approval of a majority of the citizens. It permits a reasonable amount of advertising and does not permit any unjust discrimination to be used because anyone is privileged to erect and maintain as many signs as they choose, providing they are constructed according to the conditions prescribed in the ordinance which confers the privilege, and no one person can maintain a sign which all other persons are not at liberty to maintain if they desire to do so. No one has any vested right to use any of the space upon or over a sidewalk and if this privilege is granted under certain conditions, no one should object to complying with those conditions, providing they are made uniform and do not confer special privileges upon some persons as against others.

If an ordinance, drawn on the lines herein suggested, is adopted, all cause for discrimination and petitions for special privileges which cannot be granted will cease. All sign painters will know just what signs they will be permitted to erect and the law can be strictly enforced without entailing upon anyone an unnecessary hardship.

Respectfully submitted,

L. M. KING,
Superintendent Merchants' Association.

PROPOSED ORDINANCE.

(Substitute for Section 9, Order No. 1588 of the Board of Supervisors.)

REGULATING THE USE OF SIGNS AND TRANSPARENCIES UPON OR PROJECTING OVER STREETS AND SIDEWALKS.

Section ... No person owning or occupying any building or premises fronting upon a public street shall place, maintain or permit, any sign or advertisement upon or over the street or sidewalk in front of any building or premises, except in accordance with the following provisions:

SIGNS PROJECTING FROM BUILDINGS.

No person shall place, maintain or permit upon the front of any building or premises, any sign or advertisement which shall project over or upon the sidewalk, except such as are embraced within the following eight classes:

1st—Flat or curved signs, incandescent electric light signs and transparencies fastened for their whole length parallel to the surface of the building, and not projecting therefrom over the sidewalk more than six (6) inches when placed less than eight feet above the sidewalk, nor more than twelve (12) inches when placed eight feet or more above the sidewalk.

2nd—Drum signs attached to the pillars or entrances to buildings, and not projecting therefrom over the sidewalk more than six (6) inches when placed less than eight feet above the sidewalk, nor more than twelve (12) inches when placed eight feet or more above the sidewalk.

3rd—Y signs enclosing pillars, or attached at the base of the sign to the building, and not projecting therefrom more than six (6) inches when placed less than eight feet above the sidewalk, nor more than twelve (12) inches when placed eight feet or more above the sidewalk.

4th—Pole signs, free from any separate signs attached thereto, and not projecting over the sidewalk from the building more than twelve (12) inches.

5th—Incandescent electric light signs fastened to a metal frame and extending over the sidewalk, provided said sign shall not be less than ten feet above the sidewalk, nor project beyond the outer edge of the sidewalk, and further provided that said sign and metal frame shall be attached to the building by means of suitable hinges or sockets in such a manner as will permit said signs to be swung back parallel to and against the building and not project more than eighteen (18) inches from the face of the building or pillars against which said sign will be placed when swung back. Further provided that said incandescent electric signs shall not be extended over or across the sidewalk except between the hours of 5 P. M. and 8 A. M. and shall be continuously illuminated every night from sunset to midnight when so extended. No incandescent electric light sign of the above description shall be attached to any building until a design of the sign and method of fastening to the building has been submitted to and approved by the Board of Public Works and a written permit received from the Board of Public Works authorizing its erection.

6th—Vertical incandescent electric light signs, consisting of a vertical row of letters illuminated with incandescent electric lights; said letters to be not less than twelve (12) inches in height and to be attached to an open metal grill work frame of a design approved by the Board of Public Works. Said sign to be attached to buildings only above the first story, and never less than twelve (12) feet above the sidewalk parallel to said building, and not projecting over the sidewalk more than four (4) feet from the property line of said building. Provided said signs are fastened to the building in a manner satisfactory to the Board of Public Works and kept continuously illuminated every night from sunset to midnight.

7th—Ornamental transparencies and incandescent electric light signs attached to buildings and projecting more than twelve (12) inches over the sidewalk, provided said signs and transparencies are attached to the building in such a manner that they can be swung back against the face of the building and not project therefrom more than twelve (12) inches when so swung back, nor, when fully extended, project over the sidewalk space for a greater distance than the width of the basement entrance, and shall not be so extended over the basement entrance except between the hours of 5 P. M. and 8 A. M. and are kept continuously illuminated every night from sunset to midnight when so extended. Further provided, that, before erecting said signs or transparencies, the design and construction of the same shall be submitted to and approved by the Board of Public Works and a written permit received from the Board of Public Works authorizing their erection.

8th—Gas lamps and electric lamps on which signs may be placed and which shall not exceed in size the lamps and globes now used by the San Francisco Gas and Electric Company in lighting the public streets; and no inscription or sign other than the name and the business of the person or firm at whose expense and in front of whose premises the lamp is erected or maintained, shall be placed thereon. No inscription or sign shall be placed on that portion of the lamp or globes facing the building or premises in front of which it is placed. The said lamps or globes to be suspended in front of the building or premises at a distance not to exceed two and one-half (2½) feet therefrom, and at a height of not less than eight (8) feet above the sidewalk.

TEMPORARY SIGNS AND FLAGS ON DAYS OF PARADE.

Except that temporary signs, advertisements or flags may be suspended over the sidewalk in front of the building or premises upon holidays, election days and days of public parade or display, when the same shall be placed and secured in a manner satisfactory to the Board of Public Works, and shall be removed immediately thereafter.

SIGNS, TRANSPARENCIES AND CLOCKS ERRECTED UPON THE OUTER EDGE OF SIDEWALKS.

No person shall place, maintain or permit upon the sidewalk in front of such building or premises, any sign or transparency, other than clocks as hereinafter provided, unless said sign or transparency shall be mounted upon a single pole and be not less than eight (8) feet above the sidewalk, and, for the benefit of the public, shall be provided with not less than one electric arc light, or six Welsbach gas lights, or six 32 c. p. incandescent electric lights, or twelve 16 c. p. incandescent electric lights, said lights to be in addition to any lights enclosed within transparencies, and to be exposed and attached to said sign, transparency or pole in such a manner as will illuminate the adjacent street and sidewalk. Said lights shall be maintained in good order and shall be kept lighted each and every night from sunset until midnight at the expense of the person or persons erecting or maintaining the same.

No advertisement, inscription or lettering shall be painted, placed or fastened upon said sign or transparency, other than the name of the person or firm erecting or maintaining the same. The pole upon which said sign or transparency is mounted shall be neatly painted and maintained in good order and shall be free from any name or sign whatever for a distance not less than eight (8) feet above the sidewalk.

Provided further that said sign or transparency shall be of an ornamental character and of a design and size approved by the Board of Public Works, and shall not be erected until a scale drawing of the sign or transparency it is proposed to erect has been submitted to and approved by the Board of Public Works and a written permit received from said Board for its erection.

All clocks erected on the sidewalk shall be ornamental in character and construction and shall be erected just inside and abutting on the curb line. All clocks so erected shall be of a height not less than ten (10) feet and the faces of said clocks shall be not less than two (2) feet nor more than three (3) feet in diameter. No advertisement, notice or sign shall be painted, placed or fastened on the same other than the name of the owner of the clock, which may be placed on the dial of the same and on no other place. All clocks erected or maintained hereunder shall be kept in good order and condition and correctly indicate the time. No clock shall be erected on any sidewalk without the design of said clock has been approved by the Board of Public Works and a written permit received from said Board for its erection.

All clocks, signs or transparencies now erected or hereafter erected upon sidewalks shall be considered as temporary encroachments only and removable at the pleasure of the Board of Supervisors whenever said Board deems that the public good so requires; and all permits issued for the erection of such clocks, signs or transparencies shall contain this proviso.

ASCENTS TO BUILDINGS.

No person shall place, maintain or permit, upon the ascent to any building, any sign or advertisement, except such as are embraced within the following three classes:

1st—Flat signs not exceeding one (1) inch in thickness, fastened flat against the risers of the steps.

2nd—Flat signs not exceeding two (2) inches in thickness, placed flat against the sides of said ascent, and conforming to the shape thereof, and not projecting above or beyond said ascent or the balusters enclosing the same.

3rd—Flat signs, not exceeding two (2) inches in thickness, attached to and above and parallel to the baluster or railing of said ascent, and not projecting more than twelve (12) inches above therefrom.

DESCENTS TO BUILDINGS.

No person shall place, maintain or permit, any sign or advertisement around the entrance to any basement, and projecting above the surface of the sidewalk, except such as are embraced within the following two classes:

1st—Flat signs, not exceeding two (2) inches in thickness, placed flat against the railing surrounding said entrance, and not projecting above said railing.

2nd—Electric light signs and ornamental transparencies attached to and above railings along the outer edge of basement entrances and parallel to the face of the building, provided said signs or transparencies shall not exceed twelve (12) inches in thickness, and are kept illuminated every night from sunset until midnight, and the design and size of said signs or transparencies be approved by, and a written permit received from the Board of Public Works for their erection.

AWNINGS, SHADES AND BALCONIES.

No person shall, from and after the date of the passage of this ordinance, place upon or attach, or cause to be placed upon or attached, to any awning, shade or balcony projecting over the street or sidewalk:

1—Any sign or advertisement upon any post erected upon the outer edge of the sidewalk and supporting said awning;

2—Any sign or advertisement which projects beyond the outer edge of said awning over the street or sidewalk;

3—Any sign or advertisement which projects above said awning more than two (2) feet and said sign shall only be erected just inside and abutting on the edge of the awning and securely fastened thereto;

4—Any sign or advertisement suspended from said awning, except signs painted upon canvas awnings and shades which can be raised and lowered at will.

GENERAL REGULATIONS.

All signs and transparencies now maintained under special permits heretofore granted, and which do not conform to the regulations of this ordinance, shall, upon notification from the Board of Public Works, be changed forthwith so as to comply with the terms of this order, or failing to be so changed, shall immediately be removed.

All signs or transparencies now erected or hereafter to be erected, upon buildings and projecting over sidewalks, shall be considered as temporary encroachments and removable at the pleasure of the Board of Supervisors.

Further provided that copper wire shall be used exclusively when signs are fastened to buildings with wire.

Any person maintaining a sign or advertisement upon or in front of the premises of which he is the owner or occupant, or over which he has control, shall, upon notice from the Board of Public Works, cause such sign or advertisement, to be placed, secured and fastened in such a manner as the Board of Public Works may direct. In case of failure to comply with such notification, it shall be the duty of the Board of Public Works to cause the removal forthwith of such sign or advertisement.

All Orders or parts of Orders in conflict with the provisions of this Order are hereby repealed.

MERCHANTS' ASSOCIATION

| OFFICERS AND DIRECTORS. | |
|-------------------------|------------------------------|
| F. W. DOHRMANN..... | President. |
| Nathan-Dohrmann Co. | |
| A. S. BALDWIN..... | First Vice-President. |
| Baldwin & Howell. | |
| JOSEPH D. GRANT..... | Second Vice-President. |
| Murphy, Grant & Co. | |
| FRANK J. SYMMES..... | Treasurer. |
| Thos. Day Co. | |
| C. S. BENEDICT..... | Benedict & Turner. |
| CHARLES BUNDSCHE..... | Gundlach-Bundschu Co. |
| W. J. DUTTON..... | Fireman's Fund Insurance Co. |
| FOSTER P. COLE..... | John Breuners Co. |
| ANDREW M. DAVIS..... | The Emporium. |
| MARSHAL HALE..... | Hale Bros. |
| A. J. MCNICOLL..... | A. J. McNicoll & Co. |
| EDWARD H. MITCHELL..... | Edward H. Mitchell. |
| EDWARD B. BOND..... | S. F. Savings Union. |
| W. P. REDINGTON..... | Redington & Co. |
| HUGO ROTHSCHILD..... | Rothschild & Ehrenpfort. |
| J. RICH'D FREUD..... | Secretary and Attorney. |
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REVIEW.

| | |
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| J. RICH'D FREUD..... | EDITOR |
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POLICY OF THE REVIEW.

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No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.

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NUMBER OF MEMBERS MARCH 1, 1901, - 1293.

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California Art Glass, B. & C. Works.....
.....120 Second

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Cohen, H.....19 Grant Ave
Gump, S. & O.....113 Geary
Kennedy-Rabjohn Art Co.....13 Post
Rosel, The P. Co.....741 Market
Sanborn, Val & Co.....741 Market
Schussler Bros.....27 Grant Ave
Vickery, Atkins & Torrey.....224 Post

ART INSTITUTE.

Fletcher, R. H.....Curator Mark Hopkins' Inst. of Art

ARTIFICIAL STONE PAVING.

Gray Bros.....228 Montgomery

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento
De Solla-Deusslog Co.....129 Spear

ASPRAGUS CANNERS.

Hickmott Asperagua Canning Co.....3 California

ASPHALTUM ROOFERS.

Bonnet, B. & Son.....100 Montgomery Ave

ASSAYING.

Price, Thos. & Son.....524 Sacramento

AUCTIONEERS.

Chase, Fred, H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....115 Bush
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BAILE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....116 Drumm

BAKERIES.

Prost & Komsthoef.....336 Third
Stinkins & Thorp.....116 Erie

BANKS AND BANKERS.

American Bank & Trust Co.....200 Montgomery
Anglo-California Bank, Limited.....200 Sansome
Bank of British Columbia.....Sansome and Bush
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....
.....Montgomery and California
Columbian Banking Co.....C. Spreckels Bldg
Crocker-Woolworth National Bank
San Francisco.....600 Market

Donohoe-Kelly Banking Co.....100 Montgomery
German Savings & Loan Society.....526 California
Germania Trust Co.....42 Montgomery
Hibernia Savings & Loan Society.....
.....McAllister and Jones
London & S. F. Bank, Ltd.....424 California
London, Paris & American Bank, Lim-
ited.....Sutter and Sansome
Mercantile Trust Company of San Fran-
cisco.....235 Bush
Murphy S. Co.....First Nat. Bank
Mutual Savings Bank of San Francisco.....
.....33 Post
Nevada National Bank of San Francisco.....
.....301 Montgomery
Savings and Loan Society.....532 California
Security Savings Bank.....222 Montgomery
Wells Fargo & Co's Bank.....Sansome & Market

BAR FIXTURES.

Fincke, Oscar.....601 Fifth

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....515 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BATHS.

Farnham, John.....317 Bay

BAZAARS.

Emporium and Golden Rule Bazaar.....Market

BEER BOTTLERS.

Enterprise Bottling Co.....2745 Sixteenth
Fredericksburg Bottling Co.....1510 Ellis

BELTING-LEATHER.

Cook, H. N. Belting Co.....317 Mission
Heins, Alex.....87 Fremont

BICYCLES.

Allen, I. P.....301 Larkin
American Bicycle Co.....304 McAllister
Christoffer, C. M.....501 Stanton
Leavitt & Bill.....309 Larkin
Pope Manufacturing Co.....62 First
Varney, T. H. B.....1331 Market

BILL POSTERS.

Owens, Varney & Green.....Market and Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOKBINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....605 Clay

BOOKS AND STATIONERY.

American Tract Society.....16 Grant Av.
Cunningham, Curtiss & Welch.....319 Sansome
Elder & Shepard.....238 Post
Hammond, J. D.....516 Washington
Hank & Hargens.....107 Montgomery
Mitchell, E. H.....255 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Tauzy, J.....238 Kearny

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Dietz, Chas.....236 Bush
Helm, F. L.....234 Stockton
Kast-Glanville Shoe Co.....Acad. of Sciences Bldg
Koenig, F.....123 Kearny

Kutz, The G. M. Co.....103 Mission
Maler, Chas.....84 Kearny
Miller, M. & Co.....2140 Mission
Nolan Bros. Shoe Co.....512 Market
Nolan, J. C. & Co.....541 Market
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder & Co.....11 Sansome
Rosenthal's Inc.....107 Kearny
S. F. Shoe House.....331 Market
Siebe Shoe Co.....21 Jesse
Sommer & Kaufman.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workmen's Boot & Shoe Co.....
.....18 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BREWERIES.

Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Phoenix Brewing Co.....528 Noe
Schuster & Krenke.....427 Valencia
Union Brewing Co.....18th and Florida
Wander Brewing Co.....Scott and Greenwich

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heunisch Co.....10 Main
Bauer-Schweitzer H. & M. Co.....632 Sacramento
Hermann & Co.....214 Sacramento

BRIDGE BUILDERS.

Laydon, Darby.....44 East
S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bellingall, P. W.....508 Battery
Bruntsch & Reed.....509 Battery
Harper, F. P. G. & Co.....497 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Darglada.....508 Battery
Mayhew, H. B. & Co.....424 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Mackie, Wm.....53 Flood Bldg
Page Bros.....332 California
Palache, R. K.....12 Front
Woods, Mallard & Schmiedell.....307 Sansome

BROKERS—STOCK, BOND & GRAIN.

Ames, Worthington.....324 Montgomery
Barth, Jacob.....505 California
Blow, A. W. & Co.....238 Montgomery
Bowman, G. F.....327 Montgomery
Girvin & Eyre.....307 California
Hecht Bros. & Co.....312 Pine
Hirschfeld, C.....316 Pine
Poltzer & Co.....Clunie Bldg
Poltz, Edward & Co.....493 California
Rehnsch & Hochstadter.....413 California

BROKERS—SHIP.

Beveridge Horatio.....220 California

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Lake & Co.....221 Battery
Van Laak, The Mfg. Co.....3175 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Pacific States S. L. & B. Co.....410 Pine
Continental Building & Loan Associa-
tion.....222 Sansome

BUILDING MATERIALS.

Waterhouse & Price.....204 Kearny

BUILDING PAPER MANUFACTURERS.

Pacific Refining and Roofing Co.....

Paraffine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T. S.W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Clayburgh & George.....339 Kearny
Decourieux, A.....829 Merchant
Flaggell, Henry C.....834 Valencia
Hofmann & Woens.....735 Market
Katz, F. & Sons.....California Market
Kliert, Albert.....1515 15th Ave South
Poly Heilbron & Co.....239 Kearny
Stone, Leon D. & Co.....236 Sixth
Taaffe, Wm. & Co.....157, 15th Ave. South

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....N.E. cor. 15th and Shotwell
Dean, Walter E.....41 Nevada Block
Denman, James.....2318 Steiner
Ehrenpfort, Wm.....801 Fillmore
Gage, W. S.....230 Market
Hayward, Alvin.....532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Building
Levy, H. M.....41 Nevada Block
Moore, A. A. Jr.....Claus Spreckels Bldg
Phelan, Jas. D.....Phelan Bldg
Schmidt, John A.....425 Ellis
Spreckels, Claus.....227 Market
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Robinson & Gillespie.....237 Sutter
Murray, S. C.....632 Howard

CARPETS.

Cordes, W. F.....Emporium
Guilloux Bros.....555 Market
Hulse, Bradford & Co.....780 Mission
Schueter & Volberg.....217 Sutter
Sperling & Stolzenwald.....200 Mission
Walter, D. N. & E. & Co.....529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.....703 Valencia
Cal. Carpet Cleaning Works.....1511 Guerrero
Conklin Bros.....333 Golden Gate Ave
Hampton & Bailly.....346 Church
Sanitary Cleaning Co.....342 McAllister
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Fabbitt, J. H.....314 McAllister
Gibbs, A. G. & Co.....1321 Market
Grave, B. & Co.....421 Pacific
Homes H. F. & Co.....744 Polson
Larkin & Co.....634 Howard
O'Brien & Sons.....Golden Gate Ave. & Polk
Schindler H. B.....125 Spear
Studebaker Bros. Mfg Co.....Market & Tenth
Wertsch, William.....11 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....323 Market
Hallwood Cash Register.....1237 Market

CEMETRIES.

Hendersen, Mgr. M. Olivet Cemetery
.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1137 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....621 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Toie

CHEESE IMPORTERS.

Schlegel & Bruker.....324 Front

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th
Western Chemical Co.....3214, 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHINA DECORATORS.

Parley & Culp.....215 Post

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....191 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskow, J. M. & Co.....223 Montgomery
Brandt, Jacob.....115 Battery
Carter, Dan P.....542 Market
Drinkhouse, J. A. Co.....203 Kearny
Gunst, M. A. & Co.....203 Kearny
Hoyenman, Herman.....204 Sacramento
Jude, H. L. & Co.....314 Sacramento
Ladd & Connelly.....294 Market
Langstader, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michealischke Bros.....410 Market
Michealischke, Chas.....101 Grant Ave
Ordenstein, Max.....322 Battery
Plagmann, H. & Co.....314 Sansome
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Schmidt & Bendish.....3 Market
Wertheimer Co., The.....3 Battery
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....N.E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Well, W. M. Co.....106 Pine

CLEANSING COMPOUND.

Ulica Cleansing Compound Co.....21 Spear

CLOAK AND SUIT HOUSES.

Calileau, Armand.....114 Kearny
Columbia Cloak and Suit House.....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....1230 Market
Kelly & Liebes.....120 Kearny
Messager, E.....145 Post
Stein, J. H. & Co.....718 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.....535 Kearny
Gildea, J. J.....756 Market
Hirsch Bros.....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....509 Kearny
Kellus, Chas. & Co.....122 Kearny
Mandel, Purach & Wiener.....125 Sansome
Merla, L. V.....5th and Mission
Neustadter Bros.....133 Sansome
Prager, A. J. & Sons.....857 Market
Raphael's.....9 Kearny
Rose Bros.....Kearny and Post
Summerfield & Roman.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....144 Stuart
Brooks, Peyton H.....Mills Building
Campbell, Arthur C.....524 Second
Cornwall, P. B.....450 Main
Fritch, Geo.....110 East
Hoffmann, Wm. S.W. cor. Polk & Washington
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....Broadway & East
Rosenfeld's, John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....114 East
Watright & Houston.....121 California
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Armstrong, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John.....21 Sutter
California Product Co.....124 California
Christy & Wae Com. Co.....327 Sansome
Cutter & Mosley.....302 California
Dallman, L. & Co.....235
Debernardi, D.....405 Front
Detela, M. P.....218 California
Dennison, W. E. & Co.....205 Davis
Dempter & Son.....320 Sansome
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Evelch-Nash Co.....422 Front
Field Mercantile Co.....123 Battery
Frellua, M. T. & Co.....325 Front
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barberie.....309 Washington
Griffin & Skelley Co.....123 Market
Grubbaum, M. S. & Co., Ltd.....215 Front
Guthrie & Co.....123 Battery
Haight, Fred B.....122 Front
Hansen, John R. & Co.....322 Davis
Heckmann, H. & Co.....400 Davis
Hilmer & Brethoff.....35 California
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hymn Bros.....206 Sansome
Ivanovich, J. & Co.....309 Washington

Kulla & Co.....303 California

Landberger & Son.....123 California

Lelat, C. J. & Co.....Sacramento & Davis

Lercari, C. J. & Co.....524 Sansome

Levy, S. M. & Co.....208 Clay

Lichtenberg, William.....216 Sansome

Lichtenberg, R.....303 California

Loatza, W. & Co.....218 Sansome

Lowry, G. & Co.....18 California

Macpherson, A. M. & Co.....215 Washington

Martin, Fessler & Co.....205 Clay

McLeod, Daniel.....321 Bush

Monteleone & Co.....230 California

Nardini, A. & Co.....324 Davis

Pettigrew, John M.....210 California

Phillips, M. & Co.....202 Market

Porter Bros. & Co.....Washington & Drumm

Price, W. C. & Co.....413 Front

Scatena, L. & Co.....104 Washington

Schwartz Bros.....421 Market

Sherwood & Sherwood.....312 Market

Sloss, Louis & Co.....210 Sansome

Southern Pacific M. Co.....324 California

Sresovich, L. G. & Co.....521 Sansome

Stevens, Callaway & Co.....220 California

Tuldo, H. A. & Co.....211 Sacramento

Tomanovich & Co.....327 Front

Welch & Co.....220 California

Wetmore Bros.....415 Washington

Whetson, Breon & Co.....101 California

Whitney, C. E. & Co.....110 Davis

Williams, The H. A. Co.....308 Market

Wolf & Sons.....321 Davis

Wolfe, William & Co.....327 Market

Young, Carlos G.....122 Davis

Zentner, J. & Co.....Front & Washington

CONFECTIONERS.

Bernheim & Blum.....Polk & Sutter

Oruehagen & Co.....20 Kearny

Quillet, Chas.....905 Larkin

Haas, Geo. & Son.....310 Market

Hromada, Adolph.....222 Battery

Lechten Bros.....1215 Polk

Maakey, Frank.....32 Kearny

Roberts, Geo. F. & Co.....Polk and Bush

Rothschild & Ehrenpfort.....35 Main

Stromberg, W. A. & Co.....1006 Market

Seldi, J. & Co.....658 Mission

Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery

Macdonald, J. G.....1120 Market

Pacific Coast Biscuit Co.....508 Front

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....3 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine

Cowan & Cowen.....813 Market

Nathan-Dohrmann Co.....122 Sutter

Schloss Crockery Co.....403 Market

Sternhelm, S. & Son.....528 Market

Wehrli, Albert.....1209 Stockton

Wieder, H. O.....Fourth and Mission

CUTLERY.

Heilwall, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Ayers & Co.....205 Front

Bocarde, J. B. Drayage Co.....22 Drumm

Emmone, G. W.....212 California

Sarnsworth & Huggles.....100 California

McNab & Smith.....206 Davis

Morton Draying & Wbae. Co., The.....110 Battery

Overland Freight Transfer Co.....5th & King

Rauhaing Bros.....305 Sacramento

Rode, C. B. & Co.....404 Battery

Spiegel Dray Co., The L.....7 Washington

Strauss, K.....115 Battery

Teale & Co.....708 Sacramento

Union Transfer Co.....Front & Second

Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth

Bayley, E. P.....227 Grant Ave

Berrieck & Runyon.....231 Sutter

Broemmel, J. G. B.....2501 California

Burnett, W. W.....400 Ellis

Clough, Frank.....640 Post

El Monte Pharmacy.....25th & Folsom

Estara von Krekau, W.....25th & Folsom

Ferry Drug Co.....8 Market

Fletcher, David M.....405 Clay

Ryan, D.....3402 Mission

Searby's Pharmacy.....400 Sutter

Schmidt, Val.....S.W. cor. Polk & Jackson

Smith, E. J.....cor. 5th and Folsom

St. Nicholas Pharmacy.....Market & Hayes

Wakelee & Co.....Bush and Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome

City of Paris Dry Goods Co., The.....Geary & Stockton

Curtis, C.....911 Market

Davis, R. D. & Co.....Geary and Grant Ave

Dinkelspiel, L. & Sons.....35 Battery

Graf Bros.....549 Market

Greenberg & Greenberg.....31 Grant Ave

Halo Bros.....979 Market

Kobberg, Strauss & Frohman.....107 Post

Kennedy, R. T. Co.....114 Market

Lippmann Bros.....495 Hayes

Livingston Bros.....123 Post

Marcuse, M. & Co.....125 Sansome

Michela & Wand.....78 Kearny

Moran, J. M. & Co.....1009 Market

Murphy, Grant & Co.....Sansome & Bush

Muser, Otto.....13 Flavel Bldg

Newman, J. L.....129 Kearny

O'Connor, Moffatt & Co.....121 Post

Priester, Joseph.....1415 Stockton

Quins, J. E.....1401 Polk

Sachs Bros. & Co.....Sansome and Bush

Samuela Lace House Co., The D.....235 Sutter

Schmidt, Ben J. & Co.....125 Sansome

Schoenbros Bros. & Co.....110 8th

Silverman, J.....232 Third

Steen, M. A.....Geary and Powell

Strauss, Levi & Co.....16 Battery

Weill, Raphael & Co.....Kearny and Post

Weinstock, Lubin & Co.....Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing & Cleaning Works.....27 Tenth

Hickman, Henry.....2915 Sacramento

Snow, John F. & Co., Dyeing & Cleaning Works.....1 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College.....305 Larkin

Heald's Business College.....24 Post

S. F. Business College.....1234 Market

ELECTRICAL AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont and Howard

Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follie Elec. Corp.....527 Mission

Electric, Railway & Manufacturers' Supply Co.....518 Mission

General Elec. Co., Clara Sprick Bldg.....104 Front

Klein Elec. Works, The J. M. 421 Montgomery

Summerhayes, W. R.....627 Howard

ELECTRO-PLATERS.

Denniston's San Francisco Plating Works.....743 Mission

Golden West Plating Works.....103 Beale

S. F. Novelty Plating Works.....66 First

ELEVATOR MANUFACTURERS.

Hall, C. I. & Co.....315 Fremont

Holman, W. L.....210 Front

McNeill, A. J. & Co.....122 Main

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wase, D. D.....34 East

ENGINEERS-HYDRAULIC AND MECHANICAL.

Cobb & Heaselmeyer.....58 Thurlow Block

ENGINEERS' SUPPLIES.

Crandall Packing Co.....31 Main

Fickthall, M. & Co.....105 Fremont

Rix Eng. & Supply Co.....519 Howard

Winans, J. C.....151 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co.....313 Front

EXPORTERS AND IMPORTERS.

Ahrisqueta de Luis.....1 Union Sq., N. Y. City

Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co.....415 C. Sprickels Bldg

FIREWORKS.

California Fire Works Co.....315 Front

FISH DEALERS.

Drysdale & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....27 Fourth

McLellan Bros.....1713 Washington

Slovers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOTH MILLS.

Deming, Palmer M. Co.....114 Sacramento

Hinz & Plagemann.....120 Mission

Sperry Flour Co.....134 California

Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Avery, D. R. & Co.....Union Sq. Market

Galler, C. M. & Co.....727 Market

Fall, A. Fruit Co.....516 Sansome

Omey & Goetting.....California Market

FURNITURE-HOUSE AND OFFICE.

Aronson, A.....340 Post

Balemao, William.....825 Folsom

Breuner, John Co.....117 Geary

Chicago Clock Co.....113 Grant Ave

Eastern Outfitting Co.....1310 Stockton

Friedla, A. J. & Son.....312 Mission

Friedman, J. & Co.....257 Post

Fuller Desk Co., The G. H.....535 Mission

Fredericks, J. & Co.....549 Market

Indianapolis Furniture Co.....759 Mission

Kragen Furniture Co.....1015 Market

McCann, Belcher & Allen.....600 Sutter

Milwaukee Furniture Co.....322 Howard

Pattinson Co.....15th & Mission

Pum, Chas. M. & Co.....1391 Market

Sloane, W. J. & Co.....115 Post

Smith, Furniture Co., A. B.....123 Ellis

Sterling Furniture Co.....1039 Market

Weber, C. F. & Co.....300 Post

Wilson Bros.....1710 Market

Yawman & Erbe Mfg. Co.....28 New Montgomery

FURS.

Berwin & Gassner.....110 Kearny

Hoefflich, Albert.....116 Grant Ave

Hofflich, Max.....107 Grant Ave

Kocour, H. & Co.....121 Post

Liebes, H. & Co.....123 Post

FUSE MANUFACTURERS.

Ensign, Bickford & Co.....320 California

GAS FIXTURES.

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anspacher Bros. | 214 Pine |
| Chase, W. W. Co. | 1333 Market |
| Ellis, H. C. & Co. | 106 Stuart |
| Goss, Chas. E. | 2100 Mission |
| Meyer, Albert | 2303 Geary |
| Moore, Ferguson & Co. | 310 California |
| Peters & Cowie | 631 Sixth |
| Scott & Magner | 615 Sixth |
| Somers & Co. | 1654 Brannan |
| Vermel, J. L. | Seventh and Brannan |

HEATING AND VENTILATING.

| | |
|-------------------------|-----------|
| Royal Heating Co., Inc. | 210 Mason |
|-------------------------|-----------|

HORSE SHOEING.

| | |
|-------------|-----------|
| Odea Martin | 126 Geary |
|-------------|-----------|

HOTELS.

| | |
|--------------------------------|-------------------|
| California Hotel | Bush, near Kearny |
| Colonial Hotel | Pine & Jones |
| Gallagher, John P. | Langham Hotel |
| Glaze & Trewella | Windsor Hotel |
| Holm & Saxtorph, Baldwin House | 30 Ellis |
| Hotel Bella Vista | 418 California |
| Kirkpatrick, John C. | Palace Hotel |
| Occidental Hotel | Montgomery |
| Stewart, M. & C. | 431 Ellis |
| St. Nicholas | Market & Hayes |
| Turpin, F. L., The Royal | 128 Ellis |

HOUSEHOLD UTENSILS.

| | |
|---------------|-----------|
| Wiester & Co. | 22 Second |
|---------------|-----------|

ICE DEALERS.

| | |
|-----------------------------------|------------|
| Consumers' Ice Co. | 420 Eighth |
| Merchants' Ice & Cold Storage Co. | 212 Clay |
| Union Ice Co. | 735 Fourth |

INSURANCE.

| | |
|--|---------------------------|
| Abpel & Bruckman | 209 Sansome |
| Alliance Assurance Co. | 410 California |
| Baggs & Stovel | 411 California |
| Bertheau, Cesar | 423 California |
| Burton & Hewitt | 413 California |
| Com'l Union Assurance Co. | 418 California |
| Craig, Hugh | 210 Sansome |
| Davis, J. B. F. & Son | 215 Sansome |
| Dornin, Geo. D. | 409 California |
| Fireman's Fund Insurance Co. | 401 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Fidelity & Deposit Co. of Maryland | |
| Forbes, A. B. & Son | Mutual Life Bldg |
| Grant, Geo. F. | 221 Sansome |
| Gutte & Frank | 303 California |
| Herold, Rudolph, Jr. | 415 California |
| Inc. Co. of North America | 412 California |
| Landers, William J. | 206 Sansome |
| Laton, Chas. A. | 439 California |
| Liverpool & London & Globe Ins. Co. | 422 California |
| Manheim, Dibern & Co. | 217 Sansome |
| Milwaukee Mechanics' Ins. Co. | 410 California |
| Nathan & Kingstons | 601 Montgomery |
| New York Life Ins. Co. | Mills Bldg |
| New Zealand Ins. Co. | 312 California |
| Norwich Union Fire Ins. Society | 314 California |
| Pacific Mutual Life Ins. Co. of California | Montgomery and Sacramento |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. T. | 214 Pine |
| Phoenix Mutual Life Ins. Co. | |
| Potter, Edward E. | 1305 Claus Spreckels Bldg |
| Preferred Accident Insurance Co. | Mills Bldg |
| Shields, A. M. | Crocker Bldg |
| Terry, Jos. T. | 214 Sansome |
| Transatlantic Fire Ins. Co. | 213 Sansome |
| Turner, Geo. W. | 315 Safe Deposit Bldg |
| Yoe, Conrad & Co. | 204 Sansome |
| Waller, L. P. F. | 406 Montgomery |
| Weit, Rola V. | Pine & Sansome |

IRON WORKS.

| | |
|----------------------|-------------|
| California Iron Yard | 640 Second |
| Harmon & Hodley | 231 Fremont |
| Vulcan Iron Works | 565 Mission |

| | |
|--------------------|--------------------|
| Desardot, Frank | Under Palace Hotel |
| Marsh, G. T. & Co. | 214 Post |
| Nippon Company | 409 Geary |
| Solomon, C. Jr. | 421 Battery |

JAPANESE AND AMERICAN SILKS.

| | |
|-----------------|------------|
| Brett, J. & Co. | 537 Market |
|-----------------|------------|

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 13 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|----------------------|
| Baldwin Jewelry Co. | 344 Market |
| Battain & Co. | 21 Geary |
| California Jewelry Co. | 134 Sutter |
| Eisenberg, A. & Co. | 126 Kearny |
| Glendemann, W. | 5 Third |
| Greenzweig, George & Co. | 206 Kearny |
| Hall, A. I. & Son | 643 Market |
| Judis, Alphonse | 4 Chronicle Bldg |
| London Diamond Co. | 36 New Montgomery |
| Lundberg & Lee | 232 Post |
| Nordman Bros. | 134 Sutter |
| Phelps & Adams | 120 Sutter |
| Ridke & Co. | 113 Sutter |
| Rothchild & Hadenfeldt | 207 Sutter |
| Schumacher & Co. | 621 Market |
| Schussler, M. & Co. | Claus Spreckels Bldg |
| Schwartz, K. G. | 502 Battery |
| S. F. Diamond House | 238 Sutter |
| Shreve & Co. | Crocker Bldg |
| Sorensen, James A. | 103 Sixth |
| Vanderslice, W. K. & Co. | 136 Sutter |

JEWELERS' SUPPLIES.

| | |
|-------------------|------------|
| Armer & Weinheick | 307 Sutter |
|-------------------|------------|

KNITTED GOODS.

| | |
|-----------------------------|----------|
| Gastner & Mattern | 20 Post |
| Pfister, J. J. Knitting Co. | 108 Post |

LADIES' FURNISHING GOODS.

| | |
|--------------------------|-------------|
| Davis, Schonwasser & Co. | 124 Post |
| Jacobs & Co. | 111 Kearny |
| Magnin, I. & Co. | 340 Market |
| Marke Bros. | 1210 Market |
| Rosenthal, S. & Co. | 337 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Flamm, G. | 1435 Polk |
| Frances, M. | 796 Sutter |
| Lowenthal & Co. | 914 Market |

LAMPS.

| | |
|----------------|-------------|
| Bosch Lamp Co. | 586 Mission |
|----------------|-------------|

LAUNDRIES.

| | |
|---------------------------|----------------|
| Electric Laundry Co. | 825 Folsom |
| Empire Laundry Co. | 755 Bryant |
| La Grande Laundry | 23 Powell |
| S. F. Laundry Association | 53 Geary |
| St. Nicholas Laundry | 3056 |
| U. S. Laundry Association | 3111 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 533 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Bancroft-Whitely Co. | 438 Montgomery |
|----------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|-------------------|----------------|
| Conrad & Goldberg | 730 Montgomery |
| Koblberg & Co. | 525 Washington |
| London, H. | 640 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|--------------------|----------------|
| Blesinger & Co. | 401 Front |
| Brown & Adams | 109 Battery |
| Frank, S. H. & Co. | 408 Battery |
| Knapham & Jaeger | 624 Washington |
| Klumper & Butler | 208 Mason |
| Kulman, Salz & Co. | 105 Battery |
| Stoll & Van Bergen | 545 Market |
| Wagner Leather Co. | 306 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 515 California |
|-------------------------|----------------|

LINE AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|---------------------------------|----------------|
| California Lithograph Co. | 513 Clay |
| Bosqui Printing & Engraving Co. | 523 Clay |
| Britton & Rey | 526 Commercial |
| Mutual Label & Litho Co. | 23 Main |
| Union Lithograph Co. | 126 Sansome |

LIVERY STABLES.

| | |
|---------------------|------------|
| Clemens, C. J. | 409 Taylor |
| Kelly, Thos. & Sons | 1629 Pine |
| McCORD, Alex. & Co. | 221 Ellis |

LOAN OFFICES.

| | |
|------------------|------------|
| Oppenbeld, J. S. | 664 Howard |
|------------------|------------|

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Aibion Lumber Co. | Fifth & Hooper |
| Blyth & Trott | Spear & Mission |
| Casper Lumber Co. | 20 California |
| Doe, Chas. F. & Co. | 101 Howard |
| Dolbeer & Carson | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Hewwood, Franklin | 18 California |
| Hibb, F. A. Co. | Santa Cruz |
| Hooper, C. A. & Co. | 204 Front |
| Jones, Richard C. & Co. | 738 Bryant |
| Meyer, Adolph | 1510 Desvander |
| Morrison Lumber Co. | 722 Brannan |
| Pope & Talbot | 514 California |
| Renton, Holmes & Co. | 35 Stuart |
| Scott & Van Arsdale L. Co. | 5th & Brannan |
| S. F. Lumber Co. | Third & Berry |
| Timmon Lumber Co. | 12 Market |
| Truckee L. Co. of S. F. | California |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 147 Spear |

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|------------------------------|----------------|
| California Italian Paste Co. | 347 Sacramento |
|------------------------------|----------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|------------------|
| Brownell, Jas. S. | 132 Market |
| California Tool Works | 143 Beale |
| Cyclope Iron Works | 223 Main |
| Evans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert | 108 Main |
| Marlin Pipe & Foundry Co. | 33 New Monty's |
| Meese & Gottfried Co. | 167 Fremont |
| Moore, Chas. C. & Co. | 32 First |
| Oriental Gas Engine Works | 229 Folsom |
| Pacific Tool & Supply Co. | 100 First |
| Parke & Lacy Co. | 21 Fremont |
| Ralston Iron Works | 222 Howard |
| Tatum & Bowen | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 244 First |
| Union Iron Works | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|-------------------------------------|----------------|
| Eberhard Co., The Geo. F. | 12 Drumm |
| Hughson & Merton | 105 Front |
| Marah & Kidd | 522 Market |
| Middleton, Post & Co. | 123 California |
| Pacific Coast Manufacturers' Agency | |
| Prindle & Miller | 809 Market |
| Robinson & Toward | 16 Second |
| | 226 Bush |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 6 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schrock, W. A. | 21 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|----------------------------|----------------|
| Atkins, R. C. & Sons | 123 Montgomery |
| Baumel, Fred J. | 1608 Market |
| Beaulish, P. | 209 Montgomery |
| Berman, O. | 4 Ellis |
| Brenner-Ulman Co., The | 17 Battery |
| Bulluck & Jones | 106 Montgomery |
| Carter & Kelly | 7 Battery |
| Cuett, Peabody & Co. | 3 Battery |
| Goldstone Bros. | 17 Battery |
| Greenebaum, Well & Michels | 21 Sansome |
| Hansen & Elrick | Market & Third |
| Hart, M. | 409 Kearny |
| Lewis, J. L. & Co. | 383 Market |
| Meyer, J. C. | 6 Battery |
| Morgan Bros. | 223 Montgomery |
| Schoenfeld, Adolph | 1334 Market |
| The Toggery | 623 Market |
| Webster, Jas. S. & Sons | 522 Market |

MERCHANT TAILORS.

| | |
|---|----------------------|
| Bliss, Charles | Claus Spreckels Bldg |
| Block & George | 119 Sutter |
| Borck & Rosenbergs | 135 Stockton |
| Growth, W. L. Co. | Crocker Bldg |
| Lancaster & Co. | 117 Market |
| Lomas, Leon | 32 Kearny |
| Lyons, Charles | 721 Market |
| Pohelm, J. T. | 1119 Market |
| Reid, John | 307 Market |
| Silver Dollar Tailoring & Repairing Co. | |
| Smith, J. | 1535 Fillmore |
| Williams Bros | 595 Market |
| | 111 Sutter |

METAL WORKS.

| | |
|----------------------------------|-------------|
| Finn, John Metal Works | 113 Howard |
| New England Novelty & Metal Wks. | 116 Second |
| Pacific Metal Works | 139 First |
| Pacific Sheet Metal Works | 230 Mission |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 432 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|----------------------------|-----------------|
| Berkeley Farm-N. J. Nelson | 1225 Folsom |
| Jersey Farm Co. | 851 Howard |
| Milbrae Company | Ninth & Mission |
| S. F. Cream Depot | 1529 Mission |

MILLINERY.

| | |
|-------------------|-------------|
| Coughlan, Jas. | 515 Market |
| Hinz & Landt | 513 Market |
| Helm & Nathan | 512 Market |
| Muller & Raas | 731 Market |
| Spencer & Mitau | 1026 Market |
| Topf, R. L. & Co. | 545 Market |

MILLWRIGHTS.

| | |
|-----------------------|-------------|
| Dibert Bros. Mfg. Co. | 225 Mission |
|-----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Eggers, Chas. & Co. | 118 Eureka |
| Mt. Shasta Mineral Spring Co. | 6th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 53 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|----------------|
| Alaska Treadwell Gold Mining Co. | Mills Bldg |
| Bonum, W. B. | 401 California |
| Bouvier, Alfred | 324 Pine |

MISCELLANEOUS FIRMS.

| | |
|----------------|----------------|
| Buckman, A. E. | 503 California |
|----------------|----------------|

MUNICIPAL ENGINEERS.

| | |
|----------------------|---------------------|
| Ridley, A. E. Brooke | 598-99 Parrott Bldg |
|----------------------|---------------------|

MUSH MANUFACTURERS.

| | |
|----------------|------------|
| Robbins, H. R. | 12 Halleck |
|----------------|------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtaz, Benj. & Son | 50 O'Farrell |
| Heline, G. G. & Co. | 217 Geary |
| Hockett Bros. & Co. | 27 Stevens |
| Kobler & Chase | 23 O'Farrell |
| Mauvais, The Zeno Music Co. | 769 Market |
| Mauzy, Byron | 308 Post |
| Sherman, Clay & Co. | 139 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Burr, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Heineman, H. M. | 109 Sansome |
|-----------------|-------------|

OILS.

| | |
|---------------------------------|---------------|
| Arctic Oil Works | 30 California |
| Leonard & Ellis | 415 |
| Standard Oil Co. | 421 Market |
| Weed, F. F., Sec'y Lion Oil Co. | 327 Market |

OPTICIANS.

| | |
|--------------------------|-------------|
| Berteling Optical Co. | 15 Kearny |
| California Optical Co. | 117 Kearny |
| Chion-Berita Optical Co. | 31 Grant Av |
| Hirsch & Kaiser | 7 Kearny |
| Kahn, H. & Co. | 642 Market |

OYSTER DEALERS.

| | |
|------------------------|---------------------|
| Darbee & Immel | 30 Union Sq. Market |
| Morgan Oyster Co., The | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|-----------------------------|------------|
| Alaska Packers' Association | 305 Market |
|-----------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|-------------------|-------------|
| Sorosis Fruit Co. | 101 Sansome |
|-------------------|-------------|

PAINTS AND OILS.

| | |
|------------------------|--------------|
| Basch-Hunter Paint Co. | 44 Ellis |
| Fuller, W. P. & Co. | Pine & Front |
| Magner Bros | 123 Front |
| Whittier-Coburn Co. | 20 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Brace, N. | 279 Sixteenth |
| Day, J. J. | 25 Mission |
| Lwyer, L. J. | 49 New Montgomery |
| Fraser, John P. | 1/4 Stockton |
| Gorke & Weber | 177 Larkin |
| Renecker, Chas. | 1739, 184 |
| Schnee, Gustave | 292 Stockton |
| St. Denis, J. & Co. | 326 Sutter |
| Stelm, M. | 64 Bush |
| Swan, J. S. | 759 Market |
| | 717 Market |

PAPER BOXES.

| |
|------------------|
| Pacific Fold. P. |
|------------------|

| | |
|-------------------------|--------------------|
| Law, Hartland..... | 2304 Van Ness Ave |
| Mackay, John W..... | 7 Nevada Block |
| Martel, J. L..... | Mountain View, Cal |
| Marye, Geo. T., Jr..... | 234 Montgomery |
| Roberts, Arthur..... | 16 Nevada Block |
| Shields, Estato Co..... | 324 Bush |
| Wells, W. H..... | 1114 Bldg |
| Wilson, A. W..... | Hotel Richieu |

PUMPING MACHINERY.

| | |
|-------------------------------------|------------|
| Dow, Geo. E. Pumplog Engine Co..... | 149 First |
| Jackson, Byron Machine Works..... | 111 Market |

RAHUTRIES.

| | |
|--------------------|-------------|
| Bentham, W. C..... | 1532 Market |
|--------------------|-------------|

REAL ESTATE DEALERS.

| | |
|-------------------------------------|--------------------------|
| Ashton & Gardiner..... | 411 Montgomery |
| Babin, Landry C..... | 413 Kearny |
| Baldwin & Howell..... | 10 Montgomery |
| Baldwin, O. D. & Son..... | 22 Montgomery |
| Bresce, G. L. & Co..... | 412 Pine |
| Buckingham, A. B..... | 26 Montgomery |
| Burnham & Marsh Co..... | 20 Montgomery |
| Center & Spader..... | 11 Montgomery |
| Crim, W. H. & Co..... | 113 Montgomery |
| David, Alfred D..... | 230 Montgomery |
| Paston Eldridge & Co..... | 638 Market |
| Flinn, Sanderson & Co..... | 238 Montgomery |
| Giesman, William, Trustee..... | 120 Phelan Bldg |
| Hendrickson, William & Co..... | 614 Claus Spreckels Bldg |
| Heyman, Jacob & Son..... | 117 Sutter |
| Hibin, F. A. Co..... | Santa Cruz |
| Hooker & Lent..... | 14 Post |
| Madison & Burdett..... | 426 Market |
| Magee, Thos. & Sons..... | 6 Montgomery |
| Manning, H. S..... | 3556 Washington |
| McAfee Bros..... | 108 Montgomery |
| McElroy, R. D..... | 4 Phelan Bldg |
| Oliver, B. P..... | 114 Montgomery |
| Patterson, Geo. W. H. & Co..... | 11 City Hall Sq. |
| Pfaff, John..... | 403 Pine |
| Reid, A. J. & Co..... | 112 Montgomery |
| Schlesinger, Nathan..... | 304 Montgomery |
| Schleswald, Buckbee & Co..... | 210 Montgomery |
| Smith, Julien..... | 420 Montgomery |
| Strassburger, I. & Co..... | 340 Pine |
| Thistleton, Geo. & Co..... | Ocean View |
| Umbsen, G. H. & Co..... | 14 Montgomery |
| Von Rhein Real Estate Co., Inc..... | 513 California |

RECREATION GROUNDS.

| | |
|----------------|------------------|
| Herman, R..... | Harbor View Park |
|----------------|------------------|

REFINERS.

| | |
|--------------------------------|----------------|
| Selby Smelting & Lead Wks..... | 416 Montgomery |
|--------------------------------|----------------|

RESTAURANTS.

| | |
|---------------------------|------------------------|
| Bay State Restaurant..... | 29 Stockton |
| Berge, John..... | 332 Pine |
| Blanco & Brub..... | N.E. cor. Eddy & Mason |
| Christesen, M. A. C..... | 26 Fifth |
| Collins & Wheeland..... | 329 Montgomery |
| Cuehn, F. & Mengel..... | 51 Clay |
| Fischer, E. A..... | 122 G'Farrell |
| Galindo & Jurantiz..... | 205 Kearny |
| Gutzelt & Muralto..... | 110 G'Farrell |
| Kronen Restaurant Co..... | 28 Montgomery |
| Krona, F. W..... | 35 Geary |
| Larsen, C. G..... | 18 Eddy |
| Loupy, Noel P..... | 125 Geary |
| Melson Riche..... | 104 Grant Ave |
| Pace & Falch..... | Turk & Mason |
| Peterson, P..... | 623 Kearny |
| Pouchan & Schlatter..... | 33 G'Farrell |
| Priet, P. & Co..... | Geary & Stockton |
| Schwarz & Beth..... | G'Farrell & Market |
| Swain, Frank A..... | 213 Sutter |
| Techau, R. J..... | Mason, near Ellis |
| Westerfeld, P. & Co..... | 1085 Market |
| Wicker & Hermannen..... | Market & Park Ave |
| Young, H. H..... | 228 Kearny |
| Zlakand, Chas. A..... | 927 Market |

RIGGERS.

| | |
|---------------------|-----------|
| Servant & Nies..... | 17 Howard |
|---------------------|-----------|

RUBBER GOODS.

| | |
|-----------------------------------|------------|
| Best, Wov. Hose & Rubber Co..... | 14 Fremont |
| Goodyear Rubber Co..... | 577 Market |
| O. P. & Rubber Mfg. Co., The..... | 30 Fremont |
| Morgan & Wright..... | 305 Larkin |
| N. Y. Belting & Packing Co..... | 509 Market |
| Winslow, C. R. & Co..... | 44 Second |

SAFES.

| | |
|-------------------------------|----------------|
| Hall's Safe & Lock Works..... | 809 Market |
| Hermann Safe Co..... | 417 Sacramento |
| Parcella, C. B..... | 216 California |

SAW WORKS.

| | |
|---------------------------|-------------|
| California Saw Works..... | 210 Mission |
| Simonda Saw Co..... | 33 Market |

SCHOOL AND KINDERGARTEN SUPPLIES.

| | |
|-------------------------|----------------|
| Bradley, Milton Co..... | 122 McAllister |
|-------------------------|----------------|

SCOTCH TWEEDS.

| | |
|-----------------|------------|
| Craig Bros..... | 120 Sutter |
|-----------------|------------|

SCREENING AND TRANSPORTATION OF COAL.

| | |
|------------------------------------|---------|
| Excelsior Coal & Screening Co..... | 5 Spear |
|------------------------------------|---------|

SCREEN WORKS.

| | |
|--------------------|-----------|
| Quick, John W..... | 221 First |
|--------------------|-----------|

SEARCHERS OF RECORDS.

| | |
|-----------------------|----------------|
| Simpeon & Millar..... | 413 Montgomery |
|-----------------------|----------------|

SECY. ACADEMY OF SCIENCES.

| | |
|--------------------|--------------------------|
| Rizford, G. P..... | Academy of Sciences Bldg |
|--------------------|--------------------------|

SECY MERCHANTS' ASSOCIATION.

| | |
|-----------------------|-----------|
| Frend, J. Rich'd..... | 1114 Bldg |
|-----------------------|-----------|

SEEDS AND GRAIN.

| | |
|------------------|-------------|
| Bowen, E. J..... | 815 Sansome |
| Hillens, F..... | 209 Davis |

SEEDS AND PRODUCE.

| | |
|-----------------------------|-----------|
| Volkman, Chas. M. & Co..... | 408 Front |
|-----------------------------|-----------|

SEWER PIPE AND TERRA COTTA.

| | |
|--|-------------|
| Clark, N. & Sons..... | 17 Spear |
| Gladding, McBean & Co..... | 1353 Market |
| Steiger Terra Cotta & Pottery Works..... | 1656 Market |

SEWING MACHINES.

| | |
|--|-------------|
| Evans, J. W..... | 1021 Market |
| Singer Mfg. Co..... | 22 Post |
| White Sewing Machine Co..... | 209 Post |
| Willcox & Gibbs Sewing Machine Co..... | 334 Post |

SHEET IRON AND PIPES.

| | |
|--------------------------|------------|
| Smith, Francis & Co..... | 46 Fremont |
|--------------------------|------------|

SHIP BUILDERS.

| | |
|----------------------------|---------------|
| Hay & Wright..... | 56 Steuart |
| Turner, Matthew..... | 40 California |
| Whelan, John A. & Bro..... | 250 Spear |

SHIP CHANDLERS.

| | |
|---------------------------|-----------|
| Forad, L..... | 11 Market |
| Josselyn, G. M. & Co..... | 33 Market |
| Lewis, Anderson & Co..... | 24 East |

SHIPPING AND COMMISSION.

| | |
|--|-----------------------|
| Alexander & Baldwin, Ltd..... | 308 Market |
| Chapman, W. B..... | 123 California |
| Dellus & Co..... | 209 Safe Deposit Bldg |
| Dickmann & Co..... | 421 Market |
| Grace, W. R. & Co., N.E. cor. Cal. & Battery | |
| Johnson-Locke Mercantile Co..... | 204 Front |
| Knudsen, C. N. & Co..... | 123 Davis |
| Lund, Henry & Co..... | 214 California |
| Marcus, Geo. & Co..... | 232 California |
| Mitau & Co..... | 415 Safe Deposit Bldg |
| McNear, O. W..... | 326 California |
| Meyer, Wilson & Co..... | 210 Battery |
| Newhall, H. M. & Co..... | 509 Sansome |
| Otis, McAllister & Co..... | 109 California |
| Parrott & Co..... | 306 California |
| Pike, Chas. W. & Co..... | 122 California |
| Pinet, J. & Co..... | 594 Jackson |
| Rosenbaum Bros..... | 204 Front |
| Spreckels, J. D. Bros. & Co..... | 327 Market |
| Ulrichs, J. F..... | 122 Clay |
| Williana, Diamond & Co..... | 202 Market |

SHIPSMITHS.

| | |
|----------------------------|-----------|
| Christoffersen & Tway..... | 420 Beale |
|----------------------------|-----------|

SHIRT MANUFACTURERS.

| | |
|--|------------|
| Ide Geo. P. & Co..... | 526 Market |
| Lautermilch, The L. Shirt Mfg. Co..... | 328 Bush |

SILK MANUFACTURERS.

| | |
|-------------------------|------------|
| Carlson-Currler Co..... | 8 Sutter |
| Nonotuck Silk Co..... | 535 Market |

SMOKERS' ARTICLES.

| | |
|-----------------------------|------------|
| Heinsinger, C. P. & Co..... | 535 Market |
|-----------------------------|------------|

SOAP & TALLOW MANUFACTURERS.

| | |
|-------------------------|-------------------------|
| Fischbeck & Gloetz..... | 307 Sacramento |
| Lille, Charles..... | N.W. cor. Bay & Webster |
| Newell & Bro..... | 217 Davis |

SODA WATER APPARATUS.

| | |
|----------------------|--------------|
| Becht, G. J. Co..... | 304 Stockton |
|----------------------|--------------|

SODA WATER MANUFACTURERS.

| | |
|----------------------------|-----------------|
| Belfast Ginger Ale Co..... | Union & Octavia |
|----------------------------|-----------------|

SPICES AND FLAVORING EXTRACTS.

| | |
|------------------------|-----------|
| Rieger, Paul & Co..... | 511 Front |
|------------------------|-----------|

STAMP DEALERS.

| | |
|--------------------------|--------------|
| Makins & Co..... | 508 Market |
| Sellschopp, W. & Co..... | 118 Stockton |

STARCH MANUFACTURERS.

| | |
|------------------------|---------|
| Everding, J. & Co..... | 48 Clay |
|------------------------|---------|

STATIONERS AND PAPER DEALERS.

| | |
|-----------------------------|----------------|
| Blake, Moffitt & Towne..... | 55 First |
| Bonestell & Co..... | 401 Sansome |
| Crocker, H. S. Co..... | 215 Bush |
| Dodge Stationery Co..... | 123 Grant Ave |
| Heynemann, Milton..... | 412 Montgomery |
| Le Count Bros..... | 635 Market |
| Zellerbach, A. & Sons..... | 418 Sansome |

STATISTICIAN AND ECONOMIST.

| | |
|-----------------------|-----------|
| McCarty, Louis P..... | 2624 Clay |
|-----------------------|-----------|

STEAMSHIP AND TRANSPORTATION COMPANIES.

| | |
|---|------------------|
| Cook, Thos. & Co..... | 621 Market |
| Fuzazi, J. F. & Co..... | 5 Montgomery Ave |
| International Nav. Co..... | 30 Montgomery |
| Occidental & Oriental Steamship Co..... | 421 Market |
| Pacific Coast Steamship Co..... | 10 Market |
| Pacific Mail Steamship Co..... | 421 Market |
| Peterson James P..... | 56 Steuart |
| Toyo Kisen Kaisha..... | 421 Market |

STEVEDORES.

| | |
|----------------------------|-------------|
| Eschen & Minor..... | 8 Mission |
| Freese, A. C..... | 55 Mission |
| Levensaler, J. G..... | 54 Mission |
| Menzies, Stewart & Co..... | 514 Battery |
| Woodside, A. & Co..... | 22 Halleck |

STORE AND OFFICE FIXTURES.

| | |
|-------------------|-----------------|
| Simmen, John..... | 348 Phelan Bldg |
|-------------------|-----------------|

STOVE AND IRON FOUNDRIES.

| | |
|---------------------|----------|
| Steiger & Kerr..... | 350 Main |
|---------------------|----------|

STOVES AND RANGES.

| | |
|----------------------|------------|
| Schleck, John C..... | 13 Bluzome |
|----------------------|------------|

SUGAR.

| | |
|-----------------------------|------------|
| Hawaiian Com. Sugar Co..... | 308 Market |
|-----------------------------|------------|

SURGICAL INSTRUMENTS.

| | |
|------------------------------|------------|
| Folkers, J. H. A. & Bro..... | 415 Market |
| Hoppe & Robinson..... | 404 Sutter |

SURVEYING INSTRUMENTS.

| | |
|-------------------|----------------|
| Lietz, A. Co..... | 422 Sacramento |
|-------------------|----------------|

SYRUPS.

| | |
|-----------------------------|------------------|
| Long Syrup Refining Co..... | Eighth & Brannan |
| Pacific Coast Syrup Co..... | 713 Sansome |

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

| | |
|----------------------------|-----------------|
| Beumgarten, J. & Co..... | 7 Montgomery |
| Byrne, Jos. & Co..... | 1055 Mission |
| Ford, C. W. R. & Co..... | 116 Sutter |
| Oallagher, P. H. & Co..... | 309 Market |
| Reiss Bros. & Co..... | 24 Sutter |
| Steln, Simon & Co..... | Second & Market |

TAILOR TO TRADE.

| | |
|------------------|-------------|
| Hilp, Henry..... | 102 Battery |
|------------------|-------------|

TANNERS.

| | |
|----------------------------------|----------------------|
| Eagle Tannery..... | 25th & San Bruno Ave |
| Legallat-Hellwig Tanning Co..... | 401 Front |
| Norton Tanning Co..... | 115 Sutter |
| Struven & Birge..... | 1508 San Bruno Ave |

TANNING EXTRACTS.

| | |
|------------------------------------|----------------|
| California Tanning Extract Co..... | 213 California |
|------------------------------------|----------------|

TEAS, COFFEES AND SPICES.

| | |
|---------------------------------|--------------------|
| Brandenstein, M. J. & Co..... | 115 Market |
| Burmeister, Henry W..... | 1143 Market |
| Castle Bros..... | Davis & Sacramento |
| Caswell, Geo. W. & Co..... | 414 Sacramento |
| Columbia Coffee & Spice Co..... | 112 Front |
| Folger, J. A. & Co..... | 104 California |
| Guitard Mfg. Co..... | 113 Front |
| Hills Bros..... | 123 Market |
| Hollman, Henry..... | 2805 Mission |
| Huddleston & Co..... | 62 Market |
| Jones-Paddock Co..... | 28 Fremont |
| Lievre, Fricke & Co..... | 216 Market |
| Schilling, A. & Co..... | 108 Market |
| Thierbach, Chas. F. & Co..... | 506 Battery |
| Tyler, S. H. & Son..... | 310 Front |

TELEPHONE AND TELEGRAPH COMPANIES.

| | |
|--|----------|
| Pacific States Telephone and Telegraph Co., The..... | 216 Bush |
| Welbe, E. F. Supt. Am. Dist. Telegraph Co..... | |

TENTS AND AWNINGS.

| | |
|-------------------------|----------------|
| Ames & Harris, Inc..... | 100 Sacramento |
| Neville & Co..... | 31 California |
| Thoms, F..... | 1139 Mission |

THEATRES.

| | |
|------------------------------|--------------------|
| Belasco, Fred..... | Alcazar Theatre |
| Friedlander, S. H. & Co..... | California Theatre |
| Walter Orpheum Co..... | 113 G'Farrell |

TINNERS' & PLUMBERS' SUPPLIES.

| | |
|----------------------|----------|
| Tay, Geo. H. Co..... | 49 First |
|----------------------|----------|

TITLE INSURANCE.

| | |
|--------------------------------------|-----------|
| California Title Ins. and T. Co..... | 1114 Bldg |
|--------------------------------------|-----------|

TOWEL COMPANIES.

| | |
|----------------------------------|------------|
| Mercantile T. & L. Co..... | 251 Jessie |
| S. F. Towel Co., The..... | |
| SW cor. New Montgomery & Mission | |

TRANSFER COMPANIES.

| | |
|---------------------------------|--------------|
| Morton Special Delivery Co..... | 408 Taylor |
| Pacific Transfer Co..... | 20 Sutter |
| People's Express Co..... | 30 Market |
| River Express Co..... | 10 Drum |
| Wells Fargo & Co's Exp..... | 24 & Mission |

TRUNKS.

| | |
|---------------------------|-----------|
| Hirschfelder & Meany..... | 14 Sutter |
| Malm, C. A. & Co..... | 220 Bush |

TRUSSES AND ELECTRIC BELTS.

| | |
|---------------------------------------|-------------|
| Pacific Electric Belt & Truse Co..... | 1170 Market |
|---------------------------------------|-------------|

TURKISH BATHS.

| | |
|--------------------------|--------------|
| Burns, Edw. F..... | 11 Grant Ave |
| Landstrom & Johnson..... | 415 Sutter |
| Greenhood, L. H..... | 222 Post |

TYPEWRITERS AND SUPPLIES.

| | |
|------------------------------------|----------------|
| Alexander, L. & M. & Co..... | 110 Montgomery |
| Bannan's Typewriter Exchange..... | 307 Monty |
| Bornemann, Geo. C. & Co..... | 117 Sutter |
| Standard Typewriter Exp..... | 207 Montgomery |
| United Typewriter & Supply Co..... | 327 Monty |
| Wyckoff, Seamans & Benedict..... | 211 Montgomery |

UNDERTAKERS.

| | |
|-----------------------------|--------------------|
| Godeau, J. S..... | 305 Montgomery Ave |
| G. Gate Undertaking Co..... | 2429 Mission |
| Gray, N. & Co..... | 641 Sacramento |
| Hagan, James..... | 446 Valencia |

| | |
|--------------------------------------|---------------|
| Hallett & Co..... | 344 Mission |
| Masse, H. F..... | 317 Mission |
| McMononey, Jas. & Son..... | 1067 Mission |
| United Undertakers' Association..... | 27 Fifth |
| Valente, Marini & Co..... | 1524 Stockton |

UNIFORMS AND REGALIA.

| | |
|------------------------------------|--------------------|
| Paquale, B. & Sons..... | Sutter & Grant Ave |
| Pettibone Bros. Mfg. Co., The..... | 8 Eddy |

VINEGAR MANUFACTURERS.

| | |
|-------------------------------|-------------|
| Consumers' Y. & V. Works..... | 404 Battery |
|-------------------------------|-------------|

WAGON & CARRIAGE MATERIALS.

| | |
|--------------------|---------|
| Holt Bros. Co..... | 30 Main |
|--------------------|---------|

WALL PAPER AND MOLDINGS.

| | |
|------------------------|-------------|
| Clark, G. W. & Co..... | 655 Market |
| Quadt, John..... | 1514 Market |
| Uhl Bros..... | 655 Market |

WAREHOUSES.

| | |
|-------------------------------------|------------------|
| Danforth Warehouse Co., Inc..... | 723 Battery |
| Grangers' Business Association..... | 109 California |
| Hasslet Warehouse Co., The..... | 206 California |
| Lemman Bros..... | Townsend & Japan |
| Searle Warehouse Co., Charles..... | 41 First |

MERCHANTS' ASSOCIATION REVIEW



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Published Monthly by the Board of Directors



VOL. 5.

SAN FRANCISCO, CAL., APRIL, 1901.

No. 56.

WELCOME TO PRESIDENT MCKINLEY.

The approaching visit of the President of the United States, next month, is a notable event certain to awaken unbounded enthusiasm among the people of San Francisco. President McKinley will be accompanied by the members of his Cabinet, the Governor and the Congressional delegation of Ohio, and other distinguished representatives in Congress. It is also probable that the President of Mexico will join the party en route to this State. A more eminent body of famous statesmen has never before visited California.

It is estimated that from 100,000 to 200,000 visitors will come to San Francisco during the President's visit, many of whom will see California for the first time. Thousands will be attracted to the State from the other side of the Rocky Mountains. Every movement of the Presidential party will be heralded throughout the world. The leading newspapers of the United States will illustrate and describe, vividly and minutely, the manner in which the President is received in our midst. This news will be flashed by wire daily to every section of the Union and even to remote parts of Europe.

This noteworthy event is, therefore, fraught with deep significance to the present and future of our city. It is the opportunity of a lifetime to the citizens of San Francisco. Not only will it be our privilege, as Californians, to show the most liberal hospitality to our distinguished guests, but it will also be our duty as citizens of the Republic to honor, in the most fitting manner, the chief executive of the nation. The way in which we act upon this conspicuous occasion will be accepted as the test of our public spirit and progressiveness.

How will the citizens of San Francisco respond to the spontaneous appeal that the reception to the President and his party

shall be the grandest celebration ever held on the Pacific Coast? Think of the huge wave of prosperity cast upon our shores by the present administration of the Federal Government! Think of the many thousands of desirable visitors who, by the magic wand of hospitality, may be secured as permanent residents of the Golden State! Think of the priceless possibilities in store for the future of our city through the wide-spread publicity, the increased population, the expanded commerce and the renewed wealth incident to this exceptional event!

Let every citizen contribute his might and main to help make the celebration a gigantic success from every point of view. A Citizens' Committee, appointed by his Honor, the Mayor, has been entrusted with the task of providing a suitable public reception. A Finance Committee, of which the President of the Merchants' Association is the Chairman, has been organized to raise the necessary funds. Let each of the 1,236 members of the Merchants' Association constitute a committee of one to co-operate in this worthy work. Every dollar contributed to this commendable purpose will in time return a hundred-fold.

The national colors should be displayed from every house-top in the city. The public streets should be profusely decorated by day and illuminated by myriads of lights at night. Precision and order should mark every feature of the parade. Welcome should be visible in every act and word. Joined to the picturesque location of our city, we may thus leave such an indelible impress upon the minds and hearts of our distinguished guests that no future President of the United States will consider his term complete without a visit to our Golden State.

EPWORTH LEAGUE CONVENTION.

The fifth International Convention of the Epworth League will be held in San Francisco from the 18th to the 21st of July. Exceptionally low excursion rates from Chicago and Eastern points have been granted by the railroad company. The Christian Endeavor Convention in 1897 attracted over twenty-six thousand visitors to California from east of Ogden and El Paso. It is estimated that an equal number will come to the Epworth League Convention.

Realizing the many benefits to be derived from such a large gathering of desirable people, the Merchants' Association adopted the following resolution last January in favor of the International Epworth League Convention:

WHEREAS, One of the main objects of the Merchants' Association is to encourage such legitimate measures as will bring desirable visitors to San Francisco; and

WHEREAS, The International Convention of the Epworth League will be held in San Francisco during the month of July next, thereby bringing many thousands of desirable visitors to San Francisco, some of whom may become permanent residents, therefore, be it

Resolved, That we heartily favor the holding of this convention in San Francisco, and ask the business and professional men, as well as property owners and capitalists of the city, to assist effectually those of our fellow-citizens who are endeavoring to make this convention a notable success.

The Finance Committee of the Epworth League is now soliciting subscriptions to provide a suitable reception to the Epworth Convention and hopes to secure \$25,000 for this purpose. This fund will be exclusively used to defray the expenses of the convention halls, decorations, speakers, traveling expenses, promotion, etc. All delegates pay their own expenses to and from and while in San Francisco. We believe that the advantages that will accrue to our city from such a large gathering of young people should elicit prompt and generous contributions from the business men of San Francisco.

APPLIANCES

—FOR—

Restraining Crowds During Street Parades.

The matter of restraining crowds, so as to keep the streets clear during parades, is one of the most important features in the handling of processions. The successful parade held on Admission Day, when the roadway was kept entirely clear by means of wire rope stretched on posts along both sides of the streets, led to a general desire that such a system might be made available at any time without rendering it necessary to tear up the street pavement each time to insert the posts. The Merchant's Association took up the matter and requested its Superintendent to prepare a plan by which this could be accomplished. His report and diagrams of the appliances, it is proposed to use, are here presented.

MARCH 22, 1901.

To the Committee on Public Affairs
of the Merchants' Association:

GENTLEMEN:—Referring to the matter of keeping the roadway of streets clear during parades, I beg to submit the following plan for certain appliances which will accomplish the result described.

METAL SOCKETS IMBEDDED IN THE PAVEMENTS.

It is proposed to sink in the street pavement, just outside the curbs and fifty feet apart, cast iron sockets. These sockets will be conical in shape, having an inside diameter of five and three-fourths ($5\frac{3}{4}$) inches at the top, tapering to two and one-half ($2\frac{1}{2}$) inches at the bottom and will be eighteen (18) inches in length. There are two objects attained in having them conical. First, that the greatest thickness of the post to be inserted will be at the point where the strain is greatest, and the amount of metal necessary is greatly reduced, thus lessening the cost. Second, being conical the posts will not bind too tightly and when shrinkage occurs, they will drop lower and always be firm.

These sockets will be imbedded in and surrounded by four inches of concrete, thus giving thorough rigidity to the socket. The sockets are open at the bottom and a hole one inch in diameter runs through the concrete at the bottom, thus permitting water entering the socket to drain through into the sand beneath. A cast iron removable cap, lettered "S. F. P. D." (San Francisco Police Department) will fit into the top of the sockets when not in use, and the whole will be flush with the surface of the pavement. To prevent the caps being carried away, a wrought iron staple will be cast into the center of the inside of the cap and a chain, attached to this staple, will run through a notched opening in the flange of the cap and the upper edge of the socket and be imbedded at the other end in the concrete outside the socket.

POSTS.

Into these sockets, when parades are held, will be inserted wooden posts of Oregon pine, six feet in length, four and a half feet being above ground, turned round and with a knob turned at the upper end around which the wire cable can be fastened. As the Police Department has in its possession sufficient wire cable, this item need not be considered.

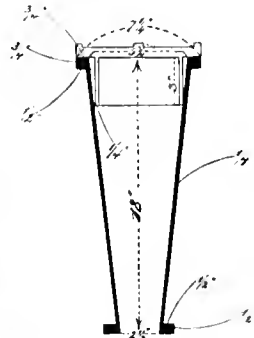
To properly equip Market street from the Ferries to Van Ness avenue, will require about four hundred sockets.

Attached herewith are drawings showing the design of sockets and posts.

Respectfully submitted,

L. M. KING,

Superintendent Merchants' Association.



The Committee on Public Affairs approved the plan proposed, and the Board of Directors ordered an experimental block equipped in order that a practical test could be made. This was done, and on trial proved successful. Believing that anything which will facilitate the holding of successful parades here will tend to attract conventions and celebrations to San Francisco, and that such events are a benefit to the city, the Merchants' Association decided to equip both sides of Market Street, from the Ferries to Van Ness Avenue with these metal sockets and their accompanying posts, and to present them to the city for use by the Police Department when future parades are held here. The work is now under way, and it is intended to have it finished in time to be used during the coming visit of President McKinley to this city.

Join the Merchants' Association.

PRESENT AND PAST WORK.

- Abolition of Merchandise License Taxes.
- Removal of Poles and Overhead Wires.
- Improvements in Street Pavements.
- Street Sprinkling by the City.
- Clean Streets and Sidewalks.
- Better Street Lighting.
- Modern City Charter.
- Increased Trade.
- Lower Taxes.

FUTURE WORK.

- General Repaving of Business Thoroughfares.
- New School Buildings and Hospitals.
- Control of the Harbor by the City.
- Reduction of Harbor Charges.
- Improved System of Sewers.
- Business Methods and Civil Service in the City Government.

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A SUGGESTION FOR THE COMMERCIAL MUSEUM.

Letter from HUGO D. KEIL,

Ex-Director of the Association, now on a trip around the world.

In my trip through India, the prevalence of English products was expected and caused no surprise. At the same time so many articles of food, dress and general necessity, both to the European resident and native inhabitant are sold, which are and can be produced in our country, at prices lower than in England, that it seemed strange not to see more offered for sale.

Some explanation of this, is the fact that most of the firms are presided over by English managers, who send their orders to the home office, generally located in England, and quite naturally their requirements are filled in their own markets. Time and rates cut some figure. The time consumed by freight and passenger steamers from London to Bombay via Suez Canal, is from twenty-two to twenty-five days, with four competing lines, while from San Francisco to Bombay or Calcutta via Hongkong, fifty to fifty-five days are necessary, a difference of about thirty days, with practically no competition. The respective freight rates I have been unable to find out.

Many of our products are disguised under private brands; are sold at large profits and with the added freight charge from the United States to England their sale is limited. Now if the merchant or manufacturer could come in direct correspondence with the buyer, quoting him lower prices, different varieties, qualities and sizes, increased sales would follow.

Climatic conditions and customs necessitate different style of packing, the wealth and extreme poverty of the people call for qualities and sizes of packages to meet their respective wants, and before attempting to successfully compete, this factor must be carefully investigated, otherwise failure will follow hasty ventures.

The German manufacturer has gained a foothold in several lines. He found that the native demanded showy dress goods, ornaments, hardware, household utensils, etc., of a cheap order and was quick enough to let him have them, while the Englishman lost the trade by ignoring its existence. I was informed on good authority, that a great deal of the artistic brass work sold by the manufacturers of Benares, is cast in Germany, only a few finishing touches being added by the natives. Almost all these goods are sold to tourists.

It is in such fields that the Commercial Museum can show our merchants good results. The conditions are relatively the same in all countries and the fact is realized by the Philadelphia institution. Why should not the San Francisco branch look to the interest of the Pacific Coast? Let our citizens heartily support it, that it may soon be in active operation. Respectfully submitted,

HUGO D. KEIL.

Steamship "Peninsula" to the Red Sea, March 1, 1901.

ILLUSTRATED LECTURE ON SIBERIA.

Mr. William M. Bunker, who has recently returned from an extensive tour through Asia, has consented to deliver a lecture on the "Real Siberia," illustrated with views from photographs taken on the spot, for the benefit of the Children's Hospital. This lecture will take place in Sherman and Clay Hall, on Monday evening, April 8th, and should be largely attended by our merchants, who, at this time, are so greatly interested in the region to be described by Mr. Bunker.

MERCHANTS' ASSOCIATION REVIEW.

J. RICH'D FREUD, - - - EDITOR

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POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

The Merit System Will Endure.

The passage through the Legislature of the Tyrrell anti-civil service bill and the unexpected action of the Governor in signing it, may postpone but will not defeat the full operation of the merit system in San Francisco.

The Charter of San Francisco was lawfully prepared by a Board of Freeholders, and duly ratified by the people of this City, as well as approved by the Legislature of the State, in pursuance of Section 8, Article XI of the Constitution of California. The Supreme Court of California, after an elaborate argument, decided that this Charter was strictly constitutional and valid.

One of the essential parts of the Charter is Article XIII upon Civil Service. The provisions of this Article embrace a complete system of appointment to office upon merit. Section 11 of this Article provides that the merit system shall apply to nearly all the departments of the city government.

It is not within the power of the Legislature to nullify the principles set forth in a Freeholders' Charter. Such an organic law is supreme as against any legislative act in conflict therewith. This is guaranteed by the Constitution of the State. The Legislature may pass general laws, but such laws cannot override the provisions of a Freeholders' Charter, that are in conflict therewith. In granting the right of home rule to any city adopting a Freeholders' Charter, the Constitution of California stated that the organic law so framed shall "supersede all laws inconsistent with such Charter." The original section of the Constitution contained the words, "special laws," but the word "special" was stricken out in the amendment to the Constitution of 1892.

The whole trend of legislation in California during the past 21 years has been in the direction of grant-

ing greater local sovereignty. When the Constitution of 1879 was adopted, one of its main purposes was to prohibit the Legislature from interfering in local affairs. A large number of provisions were inserted in the present Constitution of California that effectually tied the hands of the Legislature as against the privilege of municipalities to frame their own local government. The Tyrrell Act is clearly an interference with the municipal affairs of San Francisco. It will not do to claim that this Act is general, because it is framed in general terms. An Act whose terms are general, but whose intent is clearly special, will never be tolerated as constitutional by the highest tribunal of this State. Many Acts have been declared invalid upon just such a score. The Tyrrell Act is destined to be among their number.

Not only is this Act unconstitutional, but it is absurd. It assumes to provide that any person who once takes an oath of office cannot be removed or supplanted. Such a proposition is untenable upon its face. Not only would it violate the Civil Service provisions of the Charter, but it would seriously interfere with the operation of the city government. It would appear to require the heads of departments to continue indefinitely all of their subordinates, irrespective of their qualifications or desirability. No spoils system was ever established upon such a flimsy pretext.

The Civil Service Commission is by no means discouraged in its work. It will continue in the course laid down by the Charter, believing in the ultimate success of the merit system. Similar obstacles have been encountered wherever the introduction of Civil Service has been attempted. They have retarded the operation of the law, but have never defeated it. In fact, such acts as the Tyrrell Law tend to hasten the time when the merit system will become not only a municipal, but also a State organic law. In the beginning, the merit system was broken down in the City of New York by similar attacks. The State of New York has now an efficient Civil Service law, controlling not only the government of the cities, but also the State at large. The same result will follow in California. It will come all the sooner on account of this Tyrrell measure. The great majority of the people of California take no stock in the spoils system. This measure will educate them to the necessity of a State Civil Service law, that will not only apply to the cities of the State, but to the government and the various institutions of the State itself. This attempt to strangle the merit system in San Francisco will ultimately prove to be the cause of its speedy establishment throughout the State of California.

Railroad; Charles M. Hays, President of the Southern Pacific Railway; James H. Eckels, President of the Commercial National Bank of Chicago; General W. H. L. Barnes and Horace G. Platt.

Particular credit for the successful management of this banquet is due to President Watkins of the Board of Trade, President Newhall of the Chamber of Commerce, President Sbarboro of the Manufacturers' and Producers' Association, President McNear of the Produce Exchange, President Dohrmann of the Merchants' Association, and the Executive Committee composed of Charles Bundschu, W. M. Banker, J. P. Currier, A. Sbarboro and F. H. Wheelan.

TO CHICAGO!

By CHARLES BUNDSCHU.

MR. CHAIRMAN!

We always contend, that all progress of men
Is the outcome of peaceful conceptions,—
That the sword must yield to the writ of the pen,
And still there are many exceptions,
Activity rules and the deed must control
And struggle and combat and strife
Are reigning forever from pole to pole,
For existence means warfare in life.

In bidding Welcome with generous heart
To the men from the brink of the lake,
Our Union's greatest commercial mart,
Where all nations must give and must take—
In bidding Welcome to men of the line
And to leaders that shaped a great place,
That flung to their walls the invincible sign
Of progress in mankind and race—

We are mindful of all what Chicago did
In scores of years that have passed,
We remember the courage, the daring, the grit,
That conquered and mastered at last.
From the time, when the heroes of Dearborn Furt
Were slain by the tribes of the West,
When the redskins howled and their hattlecry roared
And the pal-face was put to his best—
We are mindful of all what happened since—
Of "Black Hawk", who as chief of the "Sacs",
As the last of the Indians, proud as a prince,
Sealed the doom of the bloodthirsty packs.

The years rolled by and the struggle went on,
Not in peace—but 'midst turmoil and noise;
They rushed and dashed and they pushed further on
The builders of proud Illinois.
And then came that fearful catastrophe,
That swept with a wild hissing sound
Through the streets of Chicago like mutiny,
Like a fiend on destruction bound.
And while desolation and ruin still reeked
From the fumes of the smothering torch,
While tottering walls, black, ghastly and bleak
Still smoked—came the sound of the forge!

And forth sprang that energy unrestrained,
That has made your Chicago so great;
What was lost, was lost—but her spirit remained
And the men that directed her fate!
The fame of Chicago rose to its height
And her nerve outshone her ambition,
When her Phoenix rose in victorious flight
In the days of the "World's Exposition".

And my toast be: This noble activity,
This mysterious essence of life,—
And the men that hold in captivity
The result of their struggle and strife,—
To the spirit that dares, to the men that fight,
To the courage that spurs on the weak,
To the bannerbearers of progress and light,
—To the men of the "State of the Leek!"

BANQUET

—TO THE—

CHICAGO COMMERCIAL CLUB.

On March 16th, the Board of Trade, Chamber of Commerce, Manufacturers' and Producers' Association, Produce Exchange and Merchants' Association joined hands in tendering a successful and hospitable banquet to the Chicago Commercial Club and its invited guests from the Boston, St. Louis and Cincinnati Commercial Clubs. It was held in the Mary Frances Searles Art Gallery of the Mark Hopkins Institute of Art and 262 covers were laid. The banquet hall was beautifully decorated with California's choicest spring-time flowers and stately palms from Golden Gate Park.

Irving M. Scott presided at the banquet as toast-master and in fitting words introduced each of the speakers. William A. Fuller, President of the Chicago Club, and Adolphus C. Bartlett and Eldridge G. Keith, prominent representatives of the Club, expressed in feeling terms the deep appreciation of the members of the Chicago Commercial Club at the splendid hospitality extended by the commercial organizations of San Francisco.

Eloquent addresses were also made by Benjamin Ide Wheeler, President of the University of California; Edward E. Ripley, President of the Santa Fe

SAN FRANCISCO, CAL., March 16, 1901.

The Times and the Young Man.

From the "Home Journal."

Whenever a rich man dies, a man who has risen from obscure poverty to great wealth, it is a common thing for young men to say: "Oh, yes, he started when there were lots of chances. But a man can't do that sort of thing now." In 1840 the discontented said that the halcyon days were in 1812, when a man could get a fat contract in the war. In 1870 the rich men had the chance of the gold fever of 1849. In 1900 we say that it was easy enough for a man to get a start during the war of 1865. And so it goes. In 1930 it will no doubt be said: "Oh, yes, a man had a chance in 1900 when all was prosperity, and America was just developing her new territories." Yet thousands of young men to-day are saying that "there are no chances for a poor young man." They say this so glibly; they argue so plausibly about the crushing influence of trusts and the combination of capital, that many mothers have written to this magazine asking: "Is this true? Has my boy no chance because he is poor?"

When a young man sits down and belittles the times in which he lives, and wails about "the good old times when men had a chance," it is a pretty good indication, not that the times are wrong, but that the young man is either incompetent or indolent. The fact that a young man is poor is not a hindrance, and never was. On the contrary, poverty is the finest inheritance a young man can have. No combination can be better than poverty and good health to a young man who wants to carve his way in the world. The young man to be pitied is he of means who knows no stimulus to the best endeavor. But the young fellow who inherits poverty is to be congratulated. He has what all men who have risen in the world had to push them on: to make them mighty. The finest process of character-building through which a man can pass is that of poverty. It is a priceless stimulus. Such conditions as hard work and an education obtained with difficulty breed men, and men so bred have the best training to conquer obstacles. A young man does not start with nothing when he has good health, and believes in frugality and honesty. He has everything that has made thousands of men useful, honored and happy.

There is no condition of mind so fatal to a young man as that which puts him out of sorts with the times in which he lives. The most useless men in the world to-day are the unsuccessful loafers who regard the riches of others as an insult to themselves. The young fellow who has anything in him never stops to regard other people except as he can learn from them. He has no time to abuse the methods of others. That is a practice he leaves to the loungers who kick their heels at station platforms, or rural groceries, or corner grogeries. It is the chief greatness of America that a young man can make of himself what he chooses. No man, business house nor corporation keeps a young man down because he is poor. The demand for brains to-day is too great. A young man of capacity, industry and integrity has a field for individual effort such as has never before existed in this country. And success is neither harder nor easier than it ever was. Success never yet came to the lag-gard, and it never will. Let a young man be capable: have enterprise, be willing to work, and carry himself like a man, and he goes where he will. His success depends upon himself. No times, no conditions, no combinations of capital can stop a young man who has a determination to honorably succeed, and who is willing to work according to the very utmost of his capacity and sinews of strength.

The real trouble is that the average young man won't work. He has gotten the insane notion into his head that success comes by luck; that men are made by opportunities which either come to them or are thrust upon them. And he waits for luck or a chance to come along and find him. Or he dissipates his energies in profitless channels. Instead of using every moment of his time he wastes hours in sensual pleasures for which a young fellow with the right stuff in him has no time. Instead of defying and dismissing temptation he courts it, winks at it, plays with it. Instead of placing dress and amusements in their proper relative position he takes them out of their places and lets them hold a wrong value in his life. Instead of using his time in learning from other men he wastes his breath in idle lamentations. These are the conditions of mind and life which are keeping thousands of young men down, and will keep them down.

The times are all right. It is the young man who finds fault with them who is not.

SPOILS SYSTEM IN POLITICS.

By THEODORE ROOSEVELT.

I know that no republic can permanently endure when its politics are corrupt and base; and the spoils system, the application in political life of the degrading doctrine that to the victor belongs the spoils, produces corruption and degradation.

POLITICAL OFFICE HUNTERS.

The man who is in politics for the offices might just as well be in politics for the money he can get for his vote, so far as the general good is concerned.

When the then Vice-President of the United States, Mr. Hendricks, said that he "wished to take the boys in out of the cold to warm their toes," thereby meaning that he wished to distribute offices among the more active heelers, to the rapturous enthusiasm of the latter, he uttered a sentiment which was morally on the same plane with a wish to give "the boys" five dollars apiece all around for their votes, and fifty dollars apiece when they showed themselves sufficiently active in bullying, bribing and cajoling other voters.

Such a sentiment should bar any man from public life, and will bar him whenever the people grow to realize that the worst enemies of the republic are the demagogue and the corruptionist.

The spoils-monger and spoils-seeker invariably breed the bribe-taker and bribe-giver, the embezzler of public funds and the corrupter of voters.

PRESIDENTS FAVOR CIVIL SERVICE.

From the beginning of the present system each President of the United States has been its friend, but no President has been a radical civil service reformer.

Presidents Arthur, Harrison and Cleveland have all desired to see the service extended and to see the law well administered. No one of them has felt willing or able to do all that the reformers asked, or to pay much heed to their wishes, save as regards that portion of the service to which the law actually applied.

Each has been a sincere party man, who has felt strongly on such questions as those of the tariff, of finance and of our foreign policy, and each has been obliged to conform more or less closely to the wishes of his party associates and fellow-party leaders; and, of course, these party leaders and the party politicians generally wished the offices to be distributed as they had been ever since Andrew Jackson became President.

Thus the fourth-class postmasterships were looted more rapidly under the administration of President Harrison than under that of President Cleveland, and the Consular service more rapidly under President Cleveland than under President Harrison; but the final result was the same in both cases.

Indeed, I think that that the brutality which accompanied the greater speed was, in some ways, of service to the country, for it directed attention to the iniquity and folly of the system, and emphasized in the minds of decent citizens the fact that appointments and removal for political reasons in politics, where the duties are wholly non-political, cannot be defended by any man who looks at public affairs from the proper standpoint.

TRIALS OF THE MERIT SYSTEM.

The first Civil Service Commission, established in the days of Grant, was starved out by Congress refusing to appropriate for it. A hostile Congress could repeat the same course now; and, as a matter of fact, in every Congress resolute efforts are made

by the champions of foul government and dishonest politics to cut off the commission's supply.

The bolder men, who come from districts where little is known of the law, and where there is no adequate expression of intelligent and honest opinion on the subject, attack it openly.

They are always joined by a number who make the attack covertly under some point of order, or because of a nominal desire for economy. These are quite as dangerous as the others, and deserve exposure.

Among the chief exponents of civil service reform have been Messrs. Spinole of New York, Enloe of Tennessee, Stockdale of Mississippi, Grosvenor of Ohio and Bowers of California. The task of the defenders of the law was, in one way, easy, for they had no arguments to meet, the speeches of their adversaries being invariably divisible into mere declamation and direct misstatement of facts.

STEADY PROGRESS OF CIVIL SERVICE.

Undoubtedly after every success there comes a moment of reaction. The friends of the reform grow temporarily lukewarm, or, because it fails to secure everything they hoped, they neglect to lay proper stress upon all that it does secure. Yet, in spite of all rebuffs, in spite of all disappointments and opposition, the growth of the principle of civil service reform has been continually more rapid, and every year has taken us measurably nearer that ideal of pure and decent government which is dear to the heart of every honest American citizen.

WHAT THE SPOILS SYSTEM MEANS.

One great trouble is that, thanks to having lived under the spoils system for sixty years, a great many people have come to accept it as being inevitably incident to our system of politics, and they grumble at it only as they grumble at droughts or freshets. Besides, they know there are in every party plenty of men competent to fill the offices, and they vaguely believe that it is merely a question as to which set of competent men is chosen. But this is not the case at all.

If a party victory meant that all offices already filled by the most competent members of the defeated party were to be thereafter filled by the most competent members of the victorious party, the system would still be absurd, but it would not be particularly baneful. In reality, however, this is not what the system of partisan appointments means at all.

Wherever it is adopted it is inevitable that the degree of party service, or more often of service to some particular leader and not merit, shall ultimately determine the appointment even as among the different party candidates themselves. Once admit that it is proper to turn out an efficient Republican clerk in order to replace him by an efficient Democratic clerk, or vice versa, and the inevitable next step is to consider solely Republicanism or Democracy, and not efficiency, in making the appointment; while the equally inevitable third step is to consider only that peculiar species of Republicanism or Democracy which is applied in adroit and unscrupulous service rendered to the most influential local boss.

ERADICATE THE EVIL.

Of course, both boss and henchmen are often—perhaps generally—very good fellows, anxious to make good records and serve the public well; but it is at least safe to say that this is not necessarily the case. The evil of the spoils system consists much less in the monopolizing of the offices by one party than in the monopolizing of the offices by the politicians at the expense of the people. Yet we have become so wedded to the vicious theory of party appointments that many men in public life are not even able to understand what is really the evil of which we complain—and hence some sapient gentlemen have recently been advocating a plan to divide all the offices among the adherents of both parties by distributing them among Congressmen.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

| | |
|---------------------|------------------------------|
| F. W. DOHRMANN | President. |
| Nathan-Dohrmann Co. | |
| A. S. BALDWIN | First Vice-President. |
| Baldwin & Bowell. | |
| JOSEPH D. GRANT | Second Vice-President. |
| Murphy, Grant & Co. | |
| FRANK J. SYMMES | Treasurer. |
| Thos. Day Co. | |
| C. S. BENEDICT | Benedict & Turner. |
| CHARLES BUNDSCHU | Gundlach-Bundschu Co. |
| W. J. DUTTON | Fireman's Fund Insurance Co. |
| FOSTER P. COLE | John Breuer Co. |
| ANDREW M. DAVIS | The Emporium. |
| MARSHAL HALE | Hale Bros. |
| A. J. MCNICOLL | A. J. McNicoll & Co. |
| EDWARD H. MITCHELL | Edward H. Mitchell. |
| EDWARD H. POND | S. F. Savings Union. |
| W. F. REDINGTON | Redington & Co. |
| HUGO ROTHSCHILD | Rothschild & Ehrenfort. |
| J. RICH'D. FREDD | Secretary and Attorney. |
| L. M. KING | Ass't Sec'y and Sup't. |

STANDING COMMITTEES.

PUBLIC AFFAIRS.

| | |
|---------------------------|------------------|
| EDWARD H. POND, Chairman. | A. J. MCNICOLL. |
| JOSEPH D. GRANT. | FRANK J. SYMMES. |
| MARSHAL HALE. | |

PUBLICITY AND PROMOTION.

| | |
|-----------------------------|------------------|
| CHARLES BUNDSCHU, Chairman. | W. F. REDINGTON. |
| ANDREW M. DAVIS. | W. J. DUTTON. |
| EDWARD H. MITCHELL. | |

TRADE AND FINANCE.

| | |
|----------------------------|-----------------|
| HUGO ROTHSCHILD, Chairman. | C. S. BENEDICT. |
| ANDREW M. DAVIS. | FOSTER P. COLE. |
| FRANK J. SYMMES. | |

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS.

NUMBER OF MEMBERS APRIL 1, 1901, - 1286.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS. Merchants' Association of New York

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

| | |
|--------------------|------------------|
| Amrath & Amrath | 332 Van Ness Ave |
| Barrow, Wade & Co. | 1115 Bids |
| Langdon Walter G. | 1115 Bids |

ADVERTISING.

| | |
|--------------------|-----------|
| Barnhart and Swasy | 42 Second |
|--------------------|-----------|

ADVERTISING CARDS.

| | |
|-------------------------|-------------|
| Stuparich Mfg. Co., The | 141 Fremont |
|-------------------------|-------------|

AGENTS.

| | |
|----------------|--------------|
| Bancroft, Paul | History Bldg |
| Taylor, H. H. | 1115 Bids |

AGRICULTURAL IMPLEMENTS.

| | |
|---------------------|------------|
| Deera Implement Co. | 209 Market |
| Hooker & Co. | 16 Drumm |
| Oberne & Co., D. M. | 15 Main |

ARCHITECTS.

| | |
|-----------------------|----------------------|
| Curtlett, Wm. | 314 Phelan Bldg |
| Curtis, John M. | 126 Kearny |
| Mages, Herbert B. | 36 Flood Bldg |
| Mooser, William & Son | 14 Grant Ave |
| Polk, Willis | 632 Market |
| Reid Bros. | Claus Spreckels Bldg |
| Shea & Shea | 26 Montgomery |
| Swain, E. R. | Crocker Bldg |

ART GLASS.

| | |
|-------------------------------------|------------|
| California Art Glass, R. & C. Works | 120 Second |
|-------------------------------------|------------|

ART GOODS.

| | |
|-------------------------|--------------|
| Cohen, H. | 19 Grant Ave |
| Gump, S. & Co. | 113 Geary |
| Kennedy-Rabjohn Art Co. | 19 Post |
| Schubert, Vail & Co. | 741 Market |
| Schussler Bros. | 27 Grant Ave |
| Vickery, Atkins & Torry | 224 Post |

ART INSTITUTE.

| | |
|-----------------|------------------------------------|
| Flatcher, R. H. | Curator Mark Hopkins' Inst. of Art |
|-----------------|------------------------------------|

ARTIFICIAL STONE PAVING.

| | |
|------------|----------------|
| Gray Bros. | 228 Montgomery |
|------------|----------------|

ASBESTOS COVERINGS.

| | |
|-----------------------|----------------|
| McDearmon & Co. | 422 Sacramento |
| De Solla-Deussing Co. | 129 Spear |

ASPARAGUS CANNERS.

| | |
|--------------------------------|--------------|
| Hickmott Asparagus Canning Co. | 3 California |
|--------------------------------|--------------|

ASPHALTUM ROOFERS.

| | |
|------------------|--------------------|
| Bonnet, B. & Son | 100 Montgomery Ave |
|------------------|--------------------|

ASSAYING.

| | |
|--------------------|----------------|
| Price, Thos. & Son | 624 Sacramento |
|--------------------|----------------|

AUCTIONEERS.

| | |
|--------------------------|-------------------|
| Chase, Fred H. & Co. | 1732 Market |
| Dinkelapiel, J. S. & Co. | 116 Bush |
| Ordway, W. C. | Cor. 6th and King |
| Spear, E. S. & Co. | 31 Sutter |

BAGS, BALE ROPE AND BURLAP.

| | |
|-------------------|-----------|
| Gulf Bag Co. | 709 Front |
| Schmidt, J. & Co. | 115 Drumm |

BAKERIES.

| | |
|-------------------|-----------|
| Prost & Komstheff | 336 Third |
| Simkins & Thorp | 116 Erie |

BANKS AND BANKERS.

| | |
|------------------------------------|-------------------|
| American Bank & Trust Co. | 200 Montgomery |
| Anglo-California Bank, Limited | 700 Sansome |
| Bank of British Columbia | Sansome and Bush |
| Bank of California | 400 California |
| Cal. Safe Deposit & Trust Co. | |
| Montgomery and California | |
| Columbian Banking Co. | O. Spreckels Bldg |
| Crocker-Woolworth National Bank of | |
| San Francisco | 600 Market |

| | |
|---------------------------------------|--------------------|
| Dunohoe-Kelly Banking Co. | 100 Montgomery |
| German Savings & Loan Society | 526 California |
| Germania Trust Co. | 42 Montgomery |
| Hibernia Savings & Loan Society | |
| McAllister and Jones | |
| London & S. F. Bank, Ltd. | 424 California |
| London, Parie & American Bank, Lim- | |
| ited | Sutter and Sansome |
| Mercantile Trust Company of San Fran- | |
| cisco | 235 Bush |
| Murphy, S. G. | First Nat. Bank |
| Mutual Savings Bank of San Francisco | |
| Nevada National Bank of San Francisco | 33 Post |
| Savings and Loan Society | 301 Montgomery |
| S. F. Savings Union | 532 California |
| Security Savings Bank | 225 Montgomery |
| Wells Fargo & Co's Bank | Sansome & Market |

BAR FIXTURES.

| | |
|---------------|-----------|
| Fincke, Oscar | 501 Fifth |
|---------------|-----------|

BARBERS' SUPPLIES.

| | |
|------------------|------------|
| Deckelman Bros. | 106 Ellis |
| Will & Finck Co. | 818 Market |

BARREL MANUFACTURERS.

| | |
|-----------------------|------------|
| California Barrel Co. | 327 Market |
|-----------------------|------------|

BATHS.

| | |
|---------------|---------|
| Farnham, John | 317 Bay |
|---------------|---------|

BAZAARS.

| | |
|---------------------------------|--------|
| Emporium and Golden Rule Bazaar | Market |
|---------------------------------|--------|

BEER BOTTLERS.

| | |
|-----------------------------|----------------|
| Enterprise Bottling Co. | 2745 Sixteenth |
| Fredericksburg Bottling Co. | 1510 Ellis |

BELTING—LEATHER.

| | |
|------------------------|-------------|
| Cook, H. N. Baling Co. | 317 Mission |
| Hietna, Alex. | 87 Fremont |

BICYCLES.

| | |
|------------------------|----------------|
| Allen, I. P. | 301 Larkin |
| American Bicycle Co. | 304 McAllister |
| Christoffer, C. M. | 501 Stanyan |
| Leavitt & Bill | 309 Larkin |
| Pope Manufacturing Co. | 62 First |
| Varney, T. H. B. | 1331 Market |

BILL POSTERS.

| | |
|-----------------------|------------------|
| Owens, Varney & Green | Market and Tenth |
|-----------------------|------------------|

BOILER WORKS.

| | |
|---------------------|-------------|
| Eureka Boiler Works | 113 Mission |
|---------------------|-------------|

BOLT MANUFACTURERS.

| | |
|--------------------|------------|
| Payne's Bolt Works | 121 Howard |
|--------------------|------------|

BOOKBINDERS.

| | |
|----------------|----------|
| Hicks-Judd Co. | 23 First |
| Phillips Bros. | 605 Clay |

BOOKS AND STATIONERY.

| | |
|-----------------------------|----------------|
| American Tract Society | 16 Grant Av. |
| Cunningham, Curless & Welch | 319 Sansome |
| Elder & Shepard | 238 Post |
| Hammond, J. D. | 916 Washington |
| Hanak & Hargens | 107 Montgomery |
| Mitchell, E. H. | 225 Post |
| Payot, Upham & Co. | 204 Pine |
| Robertson, A. M. | 126 Post |
| S. F. News Co. | 242 Geary |
| Tauzy, J. | 238 Kearny |

BOOTS AND SHOES.

| | |
|-------------------------|------------------------|
| Buckingham & Hecht | 225 Bush |
| Cahn, Nickelsburg & Co. | 129 Sansome |
| Diehl, Chas. | 235 Bush |
| Heim F. L. | 234 Stockton |
| Kast & Co. | 713 Market |
| Kast-Glanville Shoe Co. | Acad. of Sciences Bldg |
| Koenig, F. | 123 Kearny |

| | |
|----------------------------------|--------------|
| Kutz, The O. M. Co. | 103 Mission |
| Maier, Chas. | 834 Kearny |
| Miller, M. & Co. | 2149 Mission |
| Nolan Bros. Shoe Co. | 812 Market |
| Nolan, J. C. & Co. | 641 Market |
| Philadelphia Shoe Co. | 10 Third |
| Rosenthal, Feder & Co. | 11 Sansome |
| Rosenthal's Inc. | 107 Kearny |
| S. F. Shoe House | 331 Market |
| Siebs Shoe Co. | 130 Main |
| Sommer & Kaufmann | 28 Kearny |
| Sullivan, J. T. | 20 Fourth |
| United Workmen's Boot & Shoe Co. | 15 Second |
| Williams-Martin Co. | 569 Market |
| Young, George H. | 117 Bush |

BREWERIES.

| | |
|----------------------|---------------------|
| Hibernia Brewery | 1225 Howard |
| National Brewing Co. | 762 Fulton |
| Phoenix Brewing Co. | 623 Noe |
| Schuster & Knecke | 427 Valencia |
| Union Brewing Co. | 18th and Florida |
| Wunder Brewing Co. | Scott and Greenwich |

| | |
|--------------------------------|----------------|
| BREWERS' & BOTTLERS' SUPPLIES. | |
| Abramson-Henrichs Co. | 10 Main |
| Eber-Schweitzer H. & M. Co. | 632 Sacramento |
| Hermann & Co. | 214 Sacramento |

BRIDGE BUILDERS.

| | |
|------------------|------------|
| Laydon, Darby | 44 East |
| S. F. Bridge Co. | 220 Market |

BROKERS—CUSTOM HOUSE.

| | |
|------------------------|----------------|
| Bellingall, P. W. | 508 Battery |
| Bruntsch & Reed | 500 Battery |
| Harper, F. F. G. & Co. | 407 Washington |
| Heise, Chas. Ed. & Co. | 510 Battery |
| Mattoon & Dangleada | 508 Battery |
| Mayhew, H. B. & Co. | 424 Battery |
| Swayne, Hoyt & Co. | 126 Battery |

BROKERS—MERCHANDISE AND GENERAL.

| | |
|---------------------------|----------------|
| Booth, F. E. | 122 Davis |
| DuVal, W. M. & Co. | 221 Front |
| Mackie, Wm. | 333 Flood Bldg |
| Page Bros. | 302 California |
| Palache, R. K. | 12 Front |
| Woods, Mallin & Schmiedel | 307 Sansome |

BROKERS—STOCK, BOND & GRAIN.

| | |
|---------------------|----------------|
| Ames, Worthington | 324 Montgomery |
| Barth, Jacob | 506 California |
| Blow, A. W. & Co. | 238 Montgomery |
| Bowman, O. F. | 207 Montgomery |
| Girvin & Eyrre | 297 California |
| Hecht Bros. & Co. | 312 Pine |
| Hirshfeld, C. | 316 Pine |
| Poltz & Co. | Clunie Bldg |
| Poltz, Edward & Co. | 403 California |
| Rehlich & Hochstadt | 413 California |

BROKERS—TICKET.

| | |
|---------------|------------|
| Ottlinger, A. | 620 Market |
|---------------|------------|

BROOMS, BRUSHES AND WOODEN-WARE.

| | |
|------------------------|------------------|
| Laka & Co. | 221 Battery |
| Van Laak, The Mfg. Co. | 3173 Seventeenth |

BUILDING AND LOAN ASSOCIATIONS.

| | |
|---|------------|
| Pacific States S. L. & B. Co. | 410 Pine |
| Continental Building & Loan Association | 27 Sansome |

BUILDING MATERIALS.

| | |
|--------------------|------------|
| Waterhouse & Price | 204 Kearny |
|--------------------|------------|

BUILDING PAPER MANUFACTURERS.

| | |
|----------------------------------|-------------|
| Pacific Refining and Roofing Co. | |
| Paraffine Paint Co. | 115 Battery |

BUTCHERS.

| | |
|---|----------|
| Baccus, R. T. S.W. cor. O'Farrell and Mason | |
| Bayle, Lacoste & Co. | 534 Clay |

| | |
|----------------------|-----------------------|
| Clayburgh & George | 339 Kearny |
| Decourteux, A. | 629 Merchant |
| Flageollet, Henry C. | 853 Valencia |
| Hofmann & Woenne | 735 Market |
| Katz, F. & Sons | California Market |
| Knierr, Albert | 1515 15th Ave South |
| Poly Heliobron & Co. | 339 Kearny |
| Stone, Leon D. & Co. | 236 Sixth |
| Taaffe, Wm. & Co. | 1537, 15th Ave. South |

BUTCHERS' SUPPLIES.

| | |
|----------------------------|-------------|
| Pacific Butcher Supply Co. | 770 Mission |
|----------------------------|-------------|

CAPITALISTS.

| | |
|------------------|-----------------------------|
| Bishop, Chas. R. | 530 California |
| Center, John | N.E. cor. 16th and Shotwell |
| Dean, Walter E. | 81 Nevada Block |
| Denman, James | 2318 Steiner |
| Ehrenfort, Wm. | 501 Fillmore |
| Gage, W. S. | 330 Market |
| Hayward, Alvinza | 531 Market |
| Hopkins, E. W. | 324 Pine |
| Hopkins, Timothy | 217 Sutter |
| Levy, H. M. | 41 Nevada Block |
| Moore, A. A. Jr. | Claus Spreckels Bldg |
| Phelan, Jas. D. | Phelan Bldg |
| Schmidt, Jobo A. | 425 Ellis |
| Spreckels, Claus | 327 Market |
| Thompson, R. R. | 503 California |

CARPENTERS AND BUILDERS.

| | |
|----------------------|------------|
| Robinson & Gillespie | 337 Sutter |
| Murray, S. C. | 632 Howard |

CARPETS.

| | |
|--------------------------|--------------|
| Cordes, W. F. | Emporium |
| Gullixson Bros. | 955 Market |
| Hules, Bradford & Co. | 760 Mission |
| Schneider & Volbers | 217 Sutter |
| Sperling & Stolzengwald | 2010 Mission |
| Walter, D. N. & E. & Co. | 529 Market |

CARPET CLEANING WORKS.

| | |
|------------------------------|---------------------|
| Boston Carpet Cleaning Works | 503 Valencia |
| Cal. Carpet Cleaning Works | 1011 Guerrero |
| Conklin Bros. | 553 Golden Gate Ave |
| Hampton & Bailly | 346 Church |
| Sanitary Cleaning Co. | 342 McAllister |
| Spaulding, J. & Co. | 353 Tehama |

CARRIAGE COMPANIES.

| | |
|---------------------|--------------|
| United Carriage Co. | Palace Hotel |
|---------------------|--------------|

CARRIAGE AND BUGGY MANUFACTURERS.

| | |
|---------------------------|-------------------------|
| Rabbitt, J. H. | 314 McAllister |
| Glenn, A. G. & J. Q. | 1321 Market |
| Grave, B. & Co. | 421 Pacific |
| Holmes, H. E. & Co. | 740 Polson |
| Larkins & Co. | 634 Howard |
| O'Brien & Sons | Golden Gate Ave. & Polk |
| Schindler, H. B. | 125 Spear |
| Studebaker Bros. Mfg. Co. | Market & Tenth |
| Wertsch, William | 100 Golden Gate Ave |

CASH REGISTERS.

| | |
|--------------------------|------------|
| Autographic Register Co. | 523 Market |
| Hollywood Cash Register | 137 Market |

CATE (ER).

| | |
|-------------------|-------------|
| Wheeler, Chas. S. | 1206 Sutter |
|-------------------|-------------|

CEMETERIES.

| | |
|---|------------|
| Henderson, John, Mgr. Mt. Olivet Cemetery | |
| | 916 Market |

CENTRAL PARK ASSOCIATION.

| | |
|----------------|-------------|
| McNeill, D. R. | 1187 Market |
|----------------|-------------|

CHAIR MANUFACTURERS.

| | |
|-------------------------------|-------------|
| Heywood Bros. & Wakefield Co. | 661 Mission |
|-------------------------------|-------------|

CHARCOAL.

| | |
|-------------------|------------------|
| Ohlandt, N. & Co. | Indiana and Yolo |
|-------------------|------------------|

CHEESE IMPORTERS.

| | |
|-------------------|-----------|
| Schlegel & Bruker | 234 Front |
|-------------------|-----------|

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th
Western Chemical Co.....1214, 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California
Clawson, L. E. & Co.....1340 Market

CHIMNEY PIPE.

Perley & Culp.....215 Post

CHINA DECORATORS.

Ghirardelli, D. Co.....617 Sansome

CHOCOLATE MANUFACTURERS.

Pascoe, J. C.....386 Battery

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Wauke, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell

Aubin, Aug. H.....1 Grant Ave

Blackmer M. & Co.....13 Montgomery

Brandt, Jacob.....415 Battery

Carter, Dan P.....342 Market

Drinkwater, J. A. Co.....292 Kearny

Gunst, M. A. & Co.....293 Kearny

Heyneman, Herman.....204 Sacramento

Judell, H. L. & Co.....314 Sacramento

Lano & Connelly.....204 Market

Langstader, I. S.....401 Geary

Lewis, Wm. & Co.....24 California

Michaelitsch Bros.....410 Market

Michalitsch, Chas.....10 Grant Ave

Ordenstein, Max.....322 Battery

Plagemann, H. & Co.....314 Sansome

Rinaldo Bros. & Co.....390 Battery

Schoenfeld, Jacob.....508 Washington

Schmidt & Beedien.....3 Market

Wertheimer Co., The.....3 Battery

Willard Bros.....638 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....N.E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Well, W. M. Co.....106 Pine

CLEANING COMPOUND.

Udca Cleaning Compound Co.....1 Spear

CLOAK AND SUIT HOUSES.

Callean, Armand.....114 Kearny

Columbia Cloak and Suit House.....1022 Market

Davidson, D. M. & Co.....62 First

Golden Gate Cloak and Suit House.....120 Kearny

Kelly & Licher.....135 Post

Stein, J. H. & Co.....718 Market

CLOTHING DEALERS.

Benedict & Turner.....21 Montgomery

Brown Bros. & Co.....121 Sansome

Frank Bros.....626 Kearny

Gallie, J. J.....758 Market

Hirsch Bros.....121 Montgomery Ave

Hirsch, L. & Co.....327 Kearny

Hoffman, Rothschild & Co.....111 Battery

Jewell, G.....539 Kearny

Kellus, Chas. & Co.....132 Kearny

Mandel, Pursh & Wicker.....125 Sansome

Merle, L. V.....6th and Mission

Neustadter Bros.....123 Sansome

Prager, A. J. & Sons.....567 Market

Raphaels.....9 Kearny

Ross Bros.....Kearny and Post

Summerfield & Roman.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....144 Stewart

Brooks, Peyton H.....Mills Building

Campbell, Arthur C.....524 Second

Cornwall, P. B.....450 Main

Fritch, Geo.....110 East

McMann, Wm., S.W. cor. Polk & Washington

Middleton, John.....309 Stockton

Morton, Thomas.....614 Geary

Gregory Coal & Navigation Co.....Broadway & East

Rosenfeld's, John, Sons.....202 Sansome

San Francisco & San Joaquin Coal Co.....

Stafford, W. O. & Co.....615 Safe Deposit Bldg

Wainwright & Easton.....214 East

Walson, J. C. & Co.....131 Folsom

Wilson, J. C. & Co.....300 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Armby, J. K. & Co.....139 Market

Blagi, D. & Co.....620 Sansome

Caffrey, John.....21 Sutter

California Product Co.....124 Sansome

Christy & Wise Com. Co.....327 Sansome

Cutter & Mosley.....302 California

Dallman, L. & Co.....225 Clay

Debernard, D. & Co.....406 Front

Detels, M. P.....215 California

Denison, W. E. & Co.....205 Davis

Lercari, C. J. & Co.....524 Sansome

Levy, S. M. & Co.....208 Clay

Lichtenberg, William.....215 Sansome

Lichstein, R.....393 California

Lindza, W. & Co.....215 Sansome

Lowry, W. G. & Co.....40 California

Macpherson, A. M.....215 Washington

Martin, Fessler & Co.....208 Clay

McLeod, Daniel.....321 Bush

Monteleone & Co.....230 California

Nardini, A. & Co.....324 Davis

Pettigrew, John M.....210 California

Phillips, M. & Co.....202 Market

Porter Bros. & Co.....Washington & Drum

Price, W. C. & Co.....413 Front

Seaton, L. & Co.....104 Washington

Schwartz Bros.....421 Market

Shawwood & Sherwood.....212 Market

Snow, Louis & Co.....210 Sansome

Southern Pacific M. Co.....324 California

Stevens, L. G. & Co.....621 Sansome

Stevens, Callaway & Co.....220 California

Tilden, H. N. & Co.....211 Sacramento

Tomonovich & Co.....327 Front

Welch & Co.....220 California

Westmore Bros.....415 Washington

Webster, Bruce & Co.....101 California

Whitney, C. E. & Co.....110 Davis

Williams, The H. A. Co.....509 Market

Wolf & Sons.....321 Davis

Wolf, William & Co.....327 Market

Young, Carlos G.....122 Davis

Zentner, J. & Co.....Front & Washington

CONFECTIONERS.

Bernheim & Blum.....Polk & Sutter

De Martini, L. Supply Co.....516 Front

Grubenage & Co.....29 Kearny

Guillet, Chas.....406 Larkin

Hass, Geo. & Son.....310 Market

Hromada, Adolph.....223 Battery

Lechten Bros.....1216 Polk

Maesky, Frank.....32 Kearny

Moore, Geo. F. & Co.....Polk & Bush

Rothschild & Ehrenpfort.....35 Main

Strohmeier, W. A. & Co.....1006 Market

Seidl, J. & Co.....658 Mission

Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tubba Cordage Co.....611 Front

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery

Macdonald, J. G.....1120 Market

Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine

Cowen & Cowen.....913 Market

Nathan-Dohmann Co.....122 Sutter

Schloss Crockery Co.....403 Market

Stehelm, S. & Son.....528 Market

Wehrli, Albert.....1209 Stockton

Wieder, H. O.....Fourth and Mission

CUTLERY.

Hellwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Ayers, Co.....205 Front

Bearde, J. H., Drayage Co.....22 Drumm

Emmons, G. W.....212 California

Farnsworth & Ruggles.....100 California

McNab & Smith.....206 Davis

Morton Draying & Whee. Co., The.....110 Battery

Overland Freight Transfer Co.....4th & King

Risinger Bros.....305 Sacramento

Rode, C. H. & Co.....404 Battery

Sansome Street Warehouse, Inc.....609 Sansome

Spiegel Day Co., The.....7 Washington

Strauss, K.....118 Battery

Teale & Co.....708 Sacramento

Union Transfer Co.....Bryant & Second

Western Transfer & Storage Co.....223 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth

Bayley, E. P.....127 Grant Ave

Boerliche & Ruyon.....231 Sutter

Brommel, J. O. B.....2501 California

Burnett, O. W.....8 Turk

Clough, Frank.....400 Ellis

Greenberg & Greenberg.....31 Grant Ave

Hale Bros.....979 Market

Kohlberg, Strauss & Frohman.....107 Post

Kennedy, R. T. Co.....1104 Market

Lippmann Bros.....495 Hayes

Livingson Bros.....125 Post

Marcus, M. & Co.....125 Sansome

Michels & Wand.....25 Kearny

Moran, J. M. & Co.....1009 Market

Murphy, Grant & Co.....Sansome & Bush

Muser, Otto.....13 Phelan Bldg

Newman & Levinson.....123 Kearny

O'Connor, Moffatt & Co.....121 Post

Quinn, J. E.....1615 Stockton

Sachs Bros. & Co.....Sansome and Bush

Sammels Lace House Co., The D.....235 Sutter

Schmidt, Ben J. & Co.....125 Sansome

Schoenholtz Bros. & Co.....110 Sixth

Silverman, J.....232 Third

Steen, M. A.....Geary and Powell

Strauss, Levi & Co.....18 Battery

Weill, Raphael & Co.....Kearny and Post

Weinstock, Lubin & Co.....Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing & Cleaning Works.....7 Tenth

Hickman, Henry.....3915 Sacramento

Suow, John F. & Co., Dyeing & Cleaning Works.....3 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College.....306 Larkin

Held's Business College.....24 Post

S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRICAL AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont and Howard

Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooke-Pollis Elec. Corp.....527 Mission

Electric, Railway & Manufacturers' Sup-
ply Co.....548 Mission

General Elec. Co.....Claudia Spreckels Bldg

Klein Elec. Works, The J. M.....421 Montgomery

Summerhayes, W. R.....627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co.....Mills Bldg.

ELECTRO-PLATERS.

Deniston's San Francisco Plating Works.....743 Mission

Golden West Plating Works.....103 Beale

S. F. Novelty Plating Works.....68 First

ELEVATOR MANUFACTURERS.

Hall, C. I. & Co.....315 Fremont

Holman, W. L.....210 Front

McNicol, A. J. & Co.....123 Main

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D.....1302 Polk

Keefe, D. F.....234 and Harrison

Lebenbaum, L. & Co.....222 Sutter

Lennon, John A.....315 Clay

Levi, H. & Co.....35 Market

Mayer, A. & Co.....16 Sansome

Parks Bros. & Co.....315 Fifth

Rathjen Bros.....39 Stockton

Ring Bros.....19th & Castro

Smith's Cash Store.....37 Market

Stula Bros.....533 Montgomery Ave

Stunker & Ehlers.....300 O'Farrell

Sussman, Wormser & Co.....

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anspacher Bros. | 114 Pine |
| Chase, W. W. Co. | 1333 Market |
| Ellis, H. C. & Co. | 1108 Stewart |
| Goss, Chas. E. | 1100 Mission |
| Meyer, Albert. | 238 Geary |
| Moore, Ferguson & Co. | 310 California |
| Morrow, Geo. & Co. | 303 California |
| Peters & Cowie. | 691 Sixth |
| Scott & Magner. | 616 Sixth |
| Somers & Co. | 664 Sixth |
| Vermell, J. L. | Seventh and Brannan |

HEATING AND VENTILATING.

| | |
|-------------------------|-----------|
| Royal Heating Co., Inc. | 210 Mason |
|-------------------------|-----------|

HORSE SHOEING.

| | |
|--------------|-----------|
| Gdea Martin. | 126 Geary |
|--------------|-----------|

HOTELS.

| | |
|---------------------------------|-------------------|
| California Hotel. | Bush, near Kearny |
| Colonial Hotel. | Pine & Jones |
| Callagher, John P. | 1111 Graham Hotel |
| Glase & Trowella. | Windsor Hotel |
| Holm & Saxtorph, Baldwin House. | 30 Ellis |
| Hotel Bella Vista. | 1001 Pine |
| Kirkpatrick, John C. | Palace Hotel |
| Geidental Hotel. | Montgomery |
| Stewart, M. & C. | 431 Ellis |
| St. Nicholas. | Market & Hayes |
| Turpin, F. L., The Royal. | 126 Ellis |

HOUSEHOLD UTENSILS.

| | |
|---------------|-----------|
| Wlester & Co. | 23 Second |
|---------------|-----------|

ICE DEALERS.

| | |
|-----------------------------------|------------|
| Consumers' Ice Co. | 410 Eighth |
| Merchants' Ice & Cold Storage Co. | 213 Clay |
| Union Ice Co. | 735 Fourth |

INSURANCE.

| | |
|--|-----------------------|
| Ahpel & Bruckman. | 209 Sansome |
| Alliance Assurance Co. | 418 California |
| Beggs & Storey. | 411 California |
| Berthou, Cesar. | 423 California |
| Butler & Hewitt. | 412 California |
| Com'l Union Assurance Co. | 418 California |
| Craig, Hugh. | 416 Sansome |
| Davis, J. B. P. & Son. | 215 Sansome |
| Dornin, Geo. D. | 409 California |
| Fireman's Fund Insurance Co. | 401 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Fidelity & Deposit Co. of Maryland. | |
| Forbes, A. B. & Son. | Mutual Life Bldg |
| Grant, Geo. F. | 321 Sansome |
| Gutte & Frank. | 303 California |
| Horn, Rudolph, Jr. | 415 California |
| Ins. Co. of North America. | 412 California |
| Landers, William J. | 206 Sansome |
| Liverpool & London & Globe Ins. Co. | |
| Manhies, Dithmer & Co. | 417 Sansome |
| Milwaukee Mechanics' Ins. Co. | 410 California |
| Nathan & Kingston. | 501 Montgomery |
| New York Life Ins. Co. | Mills Bldg |
| New Zealand Ins. Co. | 212 California |
| Norwich Union Fire Ins. Society. | 314 California |
| Pacific Mutual Life Ins. Co. of California | |
| Pacific Mutual Life Ins. Co. of California | |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. T. | 314 Pine |
| Phoenix Mutual Life Ins. Co. | |
| Potter, Edward E. | 322 Montgomery |
| Preferred Accident Insurance Co. | Mills Bldg |
| Shields, A. M. | Crocker Bldg |
| Terry, Joe T. | 214 Sansome |
| Transatlantic Fire Ins. Co. | 213 Sansome |
| Turner, Geo. W. | 315 Safe Deposit Bldg |
| Voss, Conrad & Co. | 204 Sansome |
| Waller, L. P. F. | 406 Montgomery |
| Watt, Rolla V. | Pine & Sansome |

IRON WORKS.

| | |
|-----------------------|-------------|
| California Iron Yard. | 840 Second |
| Morton & Hedley. | 234 Fremont |
| Vulcan Iron Works. | 605 Mission |

JAPANESE PRODUCTS AND FANCY GOODS.

| | |
|--------------------|-------------|
| Marsh, O. T. & Co. | 214 Post |
| Nippon Company. | 403 Geary |
| Solomon, O. Jr. | 427 Battery |

JAPANESE AND AMERICAN SILKS.

| | |
|-----------------|------------|
| Brett, J. & Co. | 537 Market |
|-----------------|------------|

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 13 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|----------------------|
| Baldwin Jewelry Co. | 844 Market |
| Brittain & Co. | 23 Geary |
| California Jewelry Co. | 434 Sutter |
| Eisenberg, A. & Co. | 128 Kearny |
| Gildemann, W. | 5 Third |
| Greenzweig, George & Co. | 206 Kearny |
| Hall, A. I. & Son. | 643 Market |
| Judas, Alphonse. | 4 Chronicle Bldg |
| London Diamond Co. | 35 New Montgomery |
| Lundberg & Lee. | 332 Post |
| Nordman Bros. | 130 Sutter |
| Phelps & Adams. | 120 Sutter |
| Radke & Co. | 118 Sutter |
| Rothschild & Hadenfeldt. | 207 Sutter |
| Schumacher & Co. | 621 Market |
| Schusler, M. & Co. | Claus Spreckels Bldg |
| Schwartz, K. O. | 502 Battery |
| Shore & Co. | 225 Sutter |
| Shrove & Co. | Crocker Bldg |
| Sorensen, James A. | 103 Sixth |
| Vanderlides, W. K. & Co. | 136 Sixth |

JEWELERS' SUPPLIES.

| | |
|-------------------|------------|
| Armer & Welschok. | 207 Sutter |
|-------------------|------------|

KNITTED GOODS.

| | |
|----------------------------|----------|
| Gantner & Mattson. | 50 Post |
| Pister, J. J. Knitting Co. | 100 Post |

LADIES' FURNISHING GOODS.

| | |
|-------------------------|-------------|
| Davis, Schonwamer & Co. | 134 Post |
| Jacobs & Co. | 111 Kearny |
| Magnin & Co. | 320 Market |
| Marks Bros. | 1210 Market |
| Rosenthal, S. & Co. | 337 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Flamm, G. | 1435 Folk |
| Frances, M. | 716 Sutter |
| Lowenthal & Co. | 314 Market |

LAMPS.

| | |
|-----------------|-------------|
| Boesch Lamp Co. | 585 Mission |
|-----------------|-------------|

LAUNDRIES.

| | |
|----------------------------|---------------|
| Electric Laundry Co. | 825 Folsom |
| Empire Laundry Co. | 756 Bryant |
| La Grande Laundry. | 23 Powell |
| S. F. Laundry Association. | 13 Geary |
| St. Nicholas Laundry Co. | Seventeenth |
| U. S. Laundry Association. | 111 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Bancroft-Whitney Co. | 438 Montgomery |
|----------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|---------------------|----------------|
| Conradi & Goldberg. | 710 Montgomery |
| Kohlberg & Co. | 524 Washington |
| London, H. | 540 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|---------------------|----------------|
| Bissinger & Co. | 401 Front |
| Brown & Adams. | 109 Battery |
| Frank, S. H. & Co. | 404 Battery |
| Harman & James. | 524 Washington |
| Klopper & Dulfer. | 209 Mason |
| Kulman, Selz & Co. | 105 Battery |
| Stoll & Van Bergen. | 545 Market |
| Wagner Leather Co. | 305 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 616 California |
|-------------------------|----------------|

LIME AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|--------------------------------|----------------|
| California Lithograph Co. | 618 Clay |
| Boqui Printing & Engraving Co. | 623 Clay |
| Britton & Rey. | 525 Commercial |
| Mutual Label & Litho Co. | 23 Main |
| Union Lithograph Co. | 215 Sansome |

LIVERY STABLES.

| | |
|----------------------|------------|
| Clemens, C. J. | 409 Taylor |
| Kelly, Thos. & Sons. | 1629 Pine |
| McCord, Alex. & Co. | 221 Ellis |

LOAN OFFICES.

| | |
|------------------|------------|
| Oppenheim, J. S. | 654 Howard |
|------------------|------------|

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Albion Lumber Co. | Fifth & Hooper |
| Blyth & Trott. | Spear & Mission |
| Caesar Lumber Co. | 20 California |
| De, Chas. F. & Co. | 101 Howard |
| Dolbeer & Carson. | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Haywood, Franklin. | 13 California |
| Hibb, F. A. Co. | Santa Cruz |
| Hopson, C. A. & Co. | 294 Front |
| Jones, Richard C. & Co. | 730 Bryant |
| Meyer, Adolph. | 1510 Develadero |
| Morrison Lumber Co. | 732 Brannan |
| Pope & Talbot. | 314 California |
| Renton, Holmes & Co. | 35 Stewart |
| Scott & Van Ardale L. Co. | 8th & Brannan |
| S. P. Lumber Co. | Third & Berry |
| Simpson Lumber Co. | 14 Spear |
| Truckee L. Co. of S. F. | 8 California |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 147 Spear |

MACARONI MANUFACTURERS.

| | |
|------------------------------|----------------|
| California Italian Paste Co. | 317 Sacramento |
|------------------------------|----------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|-------------------|
| Brownell, Jas. S. | 132 Market |
| California Tool Works. | 141 Beale |
| Cyclops Iron Works. | 223 Main |
| Eyans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Nations |
| Hall, Robert. | 106 Main |
| Martin Pine & Foundry Co. | 33 New Mont's |
| Meece & Gottfried Co. | 157 Fremont |
| Moore, Chas. C. & Co. | 35 First |
| Orion's Gas Engine Works. | 223 1/2 Front |
| Pacific Tool & Supply Co. | 100 First |
| Parke & Lacy Co. | 21 Fremont |
| Ralston Iron Works. | 22 Howard |
| Tatum & Bowen. | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 24 First |
| Union Iron Works. | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|--------------------------------------|----------------|
| Eberhard Co. The Geo. F. | 12 Drumm |
| Hughson & Marton. | 106 Front |
| Marsh & Kidd. | 53 Market |
| Middleton, Robert & Co. | 123 California |
| Pacific Coast Manufacturers' Agency. | |
| Prindle & Miller. | 16 Second |
| Robinson & Towart. | 225 Bush |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 4 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schrook, W. A. | 21 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|----------------------------|----------------|
| Atkins, R. C. & Sons. | 123 Montgomery |
| Baumel, Fred J. | 1604 Market |
| Beamish, P. | 279 Montgomery |
| Berman, O. | 45 Ellis |
| Brenner-Ulman Co. The. | 17 Battery |
| Bullock & Jones Co. | 106 Montgomery |
| Carter & Kelly. | 7 Battery |
| Cluett, Peabody & Co. | 8 Battery |
| Goldstone Bros. | 21 Battery |
| Greenbaum, Well & Michels. | 17 Sansome |
| Hansen & Elrick. | Market & Third |
| Hart, M. | 406 Kearny |
| Lewisohn, J. L. & Co. | 353 Market |
| Mayerlein Co. | 229 Montgomery |
| Morgan Bros. | 1234 Market |
| Schoenfeld, Adolph. | 623 Market |
| The Torgert. | 623 Market |
| Webster, Jas. S. & Sons. | 623 Market |

MERCHANT TAILORS.

| | |
|---|----------------------|
| Bliss, Charles. | Claus Spreckels Bldg |
| Block & George. | 119 Sutter |
| Borek & Rosenberg. | 135 Stockton |
| Growth, W. L. Co. | Crocker Bldg. |
| Lancaster & Co. | 372 Kearny |
| Lenos, Leon. | 1117 Market |
| Lyons, Charles. | 721 Market |
| Pohelm, J. T. | 1110 Market |
| Reid, John. | 397 Market |
| Silver Dollar Tailoring & Repairing Co. | 1835 Fillmore |
| Smith, J. | 805 Market |
| Williams Bros. | 111 Sutter |

METAL WORKS.

| | |
|----------------------------------|-------------|
| Finn, John Metal Works. | 111 Howard |
| New England Novelty & Metal Wks. | 116 Second |
| Pacific Metal Works. | 125 First |
| Pacific Sheet Metal Works. | 259 Mission |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 432 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|------------------------------|-----------------|
| Berkelley Farm—N. J. Nelson. | 1228 Folsom |
| Cal. Milk Producers' Assn. | 425 Turk |
| Jersey Farm Co. | 851 Howard |
| Milbree Company. | Ninth & Mission |
| S. F. Cream Depot. | 1325 Mission |

MILLINERY.

| | |
|-------------------|-------------|
| Coughlan, Jas. | 519 Market |
| Hinz & Landt. | 641 Market |
| Holm & Nathan. | 612 Market |
| Muller & Raa Co. | 731 Market |
| Spencer & Mitau. | 1024 Market |
| Topf, R. L. & Co. | 545 Market |

MILLWRIGHTS.

| | |
|----------------------|-------------|
| Dibert Bros Mfg. Co. | 225 Mission |
|----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Egers, Chas. & Co. | 119 Eureka |
| Mt. Shasta Mineral Spring Co. | 4th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 61 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|----------------|
| Alaska Treadwell Gold Mining Co. | Mills Bldg |
| Bonier W. B. | 431 California |
| Rouvier Alfred. | 24 Pine |

MISCELLANEOUS FIRMS.

| | |
|---------------|---------------|
| Buckner A. E. | 25 Montgomery |
|---------------|---------------|

MUNICIPAL ENGINEERS.

| | |
|-----------------------|---------------------|
| Ridley, A. E. Brooke. | 593-95 Parrott Bldg |
|-----------------------|---------------------|

MESH MANUFACTURERS.

| | |
|----------------|------------|
| Robbins, H. R. | 12 Halleck |
|----------------|------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtis, Ruf. & Son. | 20 O'Farrell |
| Hockett Bros. & Co. | 22 Stockton |
| Kohler & Chas. | 23 O'Farrell |
| Mauvais, The Zeno Music Co. | 769 Market |
| Mauvais, Rym. | 86 Post |
| Sherman, Clay & Co. | 139 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|--------------|
| Burr, C. C. & Co. | 211 Stockton |
|-------------------|--------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Heldeman, H. M. | 109 Sansome |
|-----------------|-------------|

OILS.

| | |
|--------------------------------|---------------|
| Amole Oil Works. | 30 California |
| Standard Oil Co. | 471 Market |
| Wood, F. F. Sec'y Lion Oil Co. | 527 Market |

OPTICIANS.

| | |
|------------------------|------------|
| Restall Optical Co. | 18 Kearny |
| California Optical Co. | 117 Kearny |
| Chas. B. Optical Co. | 32 Geary |
| Hirsch & Kaiser. | 7 Kearny |
| Kahn H. & Co. | 642 Market |

OYSTER DEALERS.

| | |
|------------------------|---------------------|
| Darbee & Immel. | 30 Union St. Market |
| Morgan Oyster Co. The. | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|------------------------------|------------|
| Alaska Packers' Association. | 305 Market |
|------------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|------------------|-------------|
| Sorens Fruit Co. | 171 Sansome |
|------------------|-------------|

PAINTS AND OILS.

| | |
|-----------------------|--------------|
| Ross-Hunter Paint Co. | 44 Ellis |
| Fuller, W. P. & Co. | Pine & Front |
| Mahner Bros. | 723 Front |
| Nason, R. T. & Co. | 115 Front |
| Whittier-Coburn Co. | 20 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Bray, N. | 544 Seventh |
| Brady & Son. | 307 Mission |
| Draper, L. J. | 40 New Montgomery |
| Fraser, John P. | 154 Stockton |
| George & Water. | 154 Leavitt |
| Hartman Paint Co. | 715 Third |
| Rensacker, Chas. | 1734 113 |
| Schnee, Gustave. | 320 Franklin |
| St. Denis, J. & Co. | 101 Push |
| Stader, C. | 755 Market |
| Stein, M. | 717 Market |
| Swan, J. S. | 717 Market |

PAPER BOXES.

| | |
|------------------------------|------------|
| Pacific Fold, P. B. Factory. | 14 Fremont |
|------------------------------|------------|

PAPER AND PAPER BAG MANUFACTURERS.

| | |
|------------------------|----------------|
| Crown Paper Co. | 177 Front |
| Union Bag & Paper Co. | 415 Clay |
| Union Pulp & Paper Co. | 427 Sacramento |

PAPER PATTERNS.

| | |
|-------------------------------------|----------|
| Butterick Publishing Co., Ltd. The. | 201 Post |
|-------------------------------------|----------|

PATENT DOOR OPENERS AND CLOSERS.

| | |
|-------------------|----------------|
| Rischmuller, Geo. | 240 Nineteenth |
|-------------------|----------------|

PHARMACEUTICAL PREPARATIONS.

| | |
|--------------------------|------------------|
| California Fig Syrup Co. | 352 Church |
| Gordin-Gladys Co. | 614 Pine |
| Law, Herbert E. | 234 Van Ness Ave |
| Worden, Clinton E. & Co. | 214 Townsend |

PHOTOGRAPHERS.

| | |
|-----------------|-------------|
| Sawell, Daniel. | 1025 Market |
| Taber Photo Co. | 121 Post |

PHOTO ENGRAVERS.

| | |
|------------------------------|------------------|
| Polton & Strong. | 510 Montgomery |
| Sunset Photo & Engraving Co. | 104 Union Sq. Av |

PHOTOGRAPHIC SUPPLIES.

LAW, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Martel, J. L.....Mountain View, Cal
Mayer, Geo. T. Jr.....234 Montgomery
Rodgers, Arthur.....16 Nevada Block
Shields Estate Co.....324 Bush
Wells, W. H.....Mills Bldg
Wilson, A. W.....Hotel Richieu

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co.....149 First
Jackson, Byron Machine Works.....411 Market

RABBTRIES.

Bentham, W. C.....1832 Market

REAL ESTATE DEALERS.

Aashton & Gardiner.....411 Montgomery
Babin, Landry C.....418 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....12 Montgomery
Bresse, G. L. & Co.....412 Pine
Buckingham, A. E.....16 Montgomery
Burnham & Marsh Co.....20 Montgomery
Center & Spader.....11 Montgomery
Criss, W. H. & Co.....113 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Finn, Anderson & Co.....238 Montgomery
Gieselman, William, Trustee.....120 Phelan Bldg
Hendrickson, William & Co.....614
Heyman, Jacob & Son.....614 Claus Spreckle Bldg
Hibb, F. A. Co.....117 Sutter
Hooker & Lent.....14 Post
Madison & Burke.....426 Market
Mages, Thos. & Sons.....6 Montgomery
Manning, H. S.....3956 Washington
McAfee Bros.....108 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, E. P. & Son.....114 Montgomery
Peterson, Geo. W. H. & Co., 113 City Hall Sq.
Pfeiffer, John.....408 Pine
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....804 Montgomery
Shalwald, Buckbee & Co.....210 Montgomery
Smith, Julien.....420 Montgomery
Strauchberger, I. & Co.....340 Pine
Thibault, Geo. & Co.....Ocean View
Umhoefer, O. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....513 California

RECREATION GROUNDS.

Hermes, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Wks., 416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton
Berges, John.....432 Pine
Blanco & Brun.....N.E. cor. Eddy & Mason
Breuss, M. A.....70 Third
Christensen, M. A.....26 Fifth
Collins & Wheeland.....329 Montgomery
Conlin, I.....531 Clay
Dettjen & Mengel.....35 Market
Fischer, E. A.....122 O'Farrell
Gallardo & Jurado.....206 Kearny
Gutzeit & Malfanti.....110 O'Farrell
Johnson Restaurant Co.....28 Montgomery
Krone, F. G.....16 Eddy
Larsen, C. G.....125 Geary
Loup, Noel P.....125 Geary
Pace & Falch.....Turk & Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priest, P. & Co.....Geary & Stockton
Schwarz & Beth.....O'Farrell & Market
Swain, Frank A.....213 Sutter
Tachau, R. J. & Co.....1035 Market
Wicker & Hermansen.....Market & Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....427 Market

RIGGERS.

Servant & Rice.....17 Howard

RUBBER GOODS.

Boat, Wov. Hoes & Rubber Co.....14 Fremont
Goodyear Rubber Co.....677 Market
G. P. and Rubber Mfg. Co., The.....90 Fremont
Morgan & Wright.....506 Larkin
N. Y. Belting & Packing Co.....509 Market
Winlow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....609 Market
Hermann Safe Co.....417 Sacramento
Parcells, C. B.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREENING AND TRANSPORTATION OF COAL.

Excelsior Coal & Screening Co.....5 Spear

SCREEN WORKS.

Quick, John W.....221 First

SEARCHERS OF RECORDS.

Simpson & Mullar.....413 Montgomery

SEC'Y. ACADEMY OF SCIENCES.

Risford, O. P.....Academy of Sciences Bldg

SEC'Y MERCHANTS' ASSOCIATION.

Freud, J. Rich'd.....Mills Bldg

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hillens, F.....209 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1583 Market
Steiger Terra Cotta & Pottery Works.....1554 Market

SEWING MACHINES.

Evans, J. W.....1021 Market
Singer Mfg. Co.....23 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....14 Stuart
Turner, Matthew.....40 California
Whelan, John A. & Bro.....350 Spear

SHIP CHANDLERS.

Foard, L.....11 Market
Joselyn, O. M. & Co.....28 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Chapman, W. B.....123 California
Dellus & Co.....109 Safe Deposit Bldg
Dickmann & Co.....431 Market
Grace, W. R. & Co., N.E. cor. Cal
Johnson-Locke Mercantile Co.....123 California
Kauden, G. N. & Co.....112 Davis
Lund, Henry & Co.....314 California
Marcus, Geo. & Co.....233 California
Mittel & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Newhall, H. M. & Co.....309 Sansome
Oda, McAllister & Co.....308 California
Parrott & Co.....308 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....504 Jackson
Rosenbaum Bros.....204 Front
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....129 Clay
Williams, Dimond & Co.....307 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ide Geo. P. & Co.....526 Market
Lautermilch, The L. Shirt Mfg. Co.....323 Bush

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Notonuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Hetzinger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischback & Oloolz.....307 Sacramento
Lilla, Charles.....N.W. cor. Bay & Webster
Newell & Bro.....317 Davis

SODA WATER APPARATUS.

Bechl, G. J. Co.....304 Stockton

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co.....Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....511 Front

SPONGES AND CHAMOIS.

American Sponge Co.....150 New Montgomery

SPORTING GOODS.

St. Germain Billiard Co.....409 Market

STAMP DEALERS.

Makins & Co.....504 Market
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towde.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....216 Bush
Dodge Stationery Co.....123 Grant Ave
Hoyemmann, Milton.....413 Montgomery
La Count Bros.....533 Market
Zellerbach, A. & Sons.....415 Sansome

STATISTICIAN AND ECONOMIST.

McCarthy, Loula P.....2524 Clay

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co.....421 Market
Pacific Coast Steamship Co.....421 Market
Pacific Mail Steamship Co.....421 Market
Peterson James P.....56 Stuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eachen & Minor.....3 Mission
Freese, A. C.....54 Mission
Levensaler, J. O.....54 Mission
Meneses, Stewart & Co.....614 Battery
Woodside, A. & Co.....13 Halleck

STORE AND OFFICE FIXTURES.

Simmen, John.....343 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....350 Main

STOVES AND RANGES.

Schleck, John C.....13 Bluxome

SUGAR.

Hewallen Com. Sugar Co.....308 Market

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....515 Market
Hoppe & Robinson.....404 Sutter

SURVEYING INSTRUMENTS.

Lieta, A. Co.....423 Sacramento

SYRUPS.

Long Syrup Refining Co.....Eighth & Brannan
Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....7 Montgomery
Byrre, Joe & Co.....1065 Mission
Ford, C. W. R. & Co.....118 Sutter
Oallagher, P. H. & Co.....504 Market
Reiss Bros. & Co.....34 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hill, Henry.....102 Battery

TANNERS.

Eagle Tannery.....21th & San Bruno Ave
Legatell-Hellwig Tanning Co.....401 Front
Norton Tanning Co.....513 Clay
Struven & Birgle.....1509 San Bruno Ave

TANNING EXTRACTS.

California Tanning Extract Co.....218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....118 Market
Burnester, Henry W.....1148 Market
Castle Bros.....Davis & Sacramento
Caswell, Geo. W. & Co.....414 Sacramento
Columbia Coffee & Spice Co.....113 Front
Polker, J. A. & Co.....104 California
Gutttard Mfg. Co.....113 Front
Hills Bros.....112 Market
Hollman, Henry.....235 Mission
Huddleston & Co.....51 Market
Jones-Paddock Co.....25 Front
Lievre, Fricke & Co.....216 Market
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co.....306 Battery
Tyler, B. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush
Welhe, E. F. Supt. Am. Diet. Telegraph Co.

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
Newville & Co.....41 California

THEATRES.

Belasco, Fred.....Alcazar Theatre
Friedlander, S. H. & Co.....California Theatre
Walter Grapheum Co.....118 O'Farrell

TINNERS' & PLUMBERS' SUPPLIES.

Tay, Geo. H. Co.....41 First

TITLE INSURANCE.

California Title Ins. and T. Co.....Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie
S. F. Towel Co., The.....34 Market
SW cor. New Montgomery & Mission

TRANSFER COMPANIES.

Morton Special Delivery Co.....408 Taylor
Pacific Transfer Co.....20 Sutter
People's Express Co.....30 Market
River Express Co.....10 Drumm
Wells Fargo & Co's Exp.....31 & Mission

TRUNKS.

Hirschfelder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.....1170 Market

TURKISH BATHS.

Burns, Edw. F.....11 Grant Ave
Lindstrom & Johnson.....415 Sutter
Greenhood, L. H.....223 Post

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....110 Montgomery
Bannan's Typewriter Exchange.....307 Montgomery
Bornemann, Geo. C. & Co.....117 Sutter
Standard Typewriter Ex.....207 Montgomery
United Typewriter & Supply Co.....237 Montgomery
Wyckoff, Seaman & Benedict.....211 Montgomery

UNDERTAKERS.

Godeau, J. S.....306 Montgomery Ave
O. Gate Undertaking Co.....423 Mission
Gray, N. & Co.....41 Sacramento
Hagan, James.....445 Valencia

Halsted & Co.....948 Mission
Maass, H. F.....317 Mission
McMeomey, Jas. & Son.....1067 Mission
United Undertakers' Association.....37 Fifth
Valente, Marini & Co.....1334 Stockton

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....Sutter & Grant Ave
Petibone Bros. Mfg. Co., The.....5 Eddy

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works.....404 Battery

WAGON & CARRIAGE MATERIALS.

Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.

Clark, O. W. & Co.....555 Market
Quadt, John.....1514 Market
Uhl Bros.....556 Market

WAREHOUSES.

Danforth Warehouse Co., Inc.....723 Battery
Grangers' Business Association.....309 California
Haelstl Warehouse Co., The.....304 California
Lehman Bros.....Townsend & Japan
Searle Warehouse Co., Charles.....41 First

WELL BORERS.

Lowe, J. W.....138 Kearny

WINES AND LIQUORS.

Adams, Chas. L.....212 Eddy
Arnhold, B.....Townsend and Stanford
Berges & Domeniconi.....708 Sansome
Braunschweiler & Co.....5 Drumm
Buneman, H.....13 Front
Caban, Louis & Son.....418 Sacramento
California Wine Association.....661 Third
Cheliv & Bernard.....754 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.....100 Front
Elsen Vineyard Co.....13 Stevenson
Friedman, Paul.....313 Battery
Gundlach-Budach Wine Co., The.....Market & 32
Hey, Grauerhols & Co.....234 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros., Inc.....565 Market
Holtum, Ferdinand.....517 California
Hottel, A. P. & Co.....451 Jackson
Italian-Swiss Agric. Col.....518 Montgomery
Jones, Mudd & Co.....130 Front
Korbel, F. & Bro.....723 Battery
Kubla-Schwartz & Co.....129 Sutter
Lachman & Jacobl.....30 & Bryant
Leuenberger, E. & Co.....14174 Folsom
Levinson, M. A.....698 McAllister
Livingston & Co.....306 Davis
Lubben, John.....506 Washington
Lyons, E. G. Co., The.....549 Mission
Mann, C. M., asst. to I. de Turk.....218 Sacramento
Martin, E. & Co.....54 First
McLeod & Hatje.....518 Market
Meynack, Chas. & Co.....214 Sacramento
Meyerfeld, Mitchell & Co.....116 Front
Mohns & Mohns, Inc.....29 Market
Moore, Hunt Co., The Jesse.....404 Front
Nueh & Lynch.....1428 Stockton
Naber, Alf & Brude.....1212 Battery
Nave and Sonoma Wine Co.....118 Blile
Oakville Wine Co.....Folsom and Army
Pika, B. D. & Co.....213 Battery
Roehnholt Co., The.....113 Pine
Rothenberg, B. B. & Co.....117 Battery
Royal Eagle Distilleries Co.....501 Market
Samuel Bros. & Co.....113 First
Schilling, C. & Co.....129 Brannan
Schlesinger & Bender.....123 Mission
Schultz, Wm. A. & Sons.....313 Front
Shea, Rocqueras & Co.....515 Market
Slebs Bros. & Plagemann.....323 Sansome
Spruance-Stanley Co.....416 Front
Sroufe, John & Co.....308 Market
Tausig, Louis & Co.....16 Main
Taylor, Thos. & Co.....307 Clay
Van Bergen, N. & Co.....419 Clay
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....511 Clay
Wilmerding-Loewe Co.....50 First

WIRE AND WIRE ROPE.

American Steel & Wire Co.....16 Pine
Roebling's, John A. Sons Co.....28 Fremont

WOOD DEALERS.

Bender Bros.....Third-st. Wharf
Devoto & Pedrini.....1230 Battery
Iverson Trading Co., The N.....155 Berry

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....323 Post

WOOD AND WILLOW WARE.

Hona, Harry Co., The.....113 Battery
Levenson & Co.....209 Front

WOOL.

Denkan, Thos. & Son & Co.....123 Market
Koshland, S. & Co.....223 California
San Francisco Wool Sorting & Scouring Co.....553 Fifth
Wollner, Jacob.....Fifth & Bluxome

WOOLEN MANUFACTURERS.

Golden Gate Woollen Mfg. Co.....535 Market

WRECKERS.

Whitlaw Wrecking Co.....215 Spear

MERCHANTS' ASSOCIATION

REVIEW



CIRCULATION 10,000 COPIES.

Published Monthly by the Board of Directors



Vol. 5.

SAN FRANCISCO, CAL., MAY, 1901.

No. 57.

GREETING TO THE PRESIDENT OF THE UNITED STATES

Mere words cannot adequately express California's boundless greeting to the President of the United States. Distant three thousand miles from the national capital, California has had the rare privilege but twice during the half century of her statehood to welcome the nation's chief magistrate.

The generous devotion of California to the Union is proverbial. Her admission to the galaxy of States was heralded by a fabulous production of gold that has since poured in an almost endless stream of \$1,350,000,000 into the general circulation of the entire country. Not only her precious mines and fertile soil have added marvelous wealth to the Republic, but a vast territory of inexhaustible resources has been opened to the highest development of American energy and enterprise.

A few figures will portray more forcibly than any description the exceptional productive capacity of this Golden State. In a total area of 100,000,000 acres, 20,000,000 acres are adapted to the growth of nearly every known product on earth. Statistics show an annual output of \$17,000,000 in gold, and \$7,000,000 in other precious metals, an annual production of \$40,000,000 in grain, \$15,000,000 in fruit, \$7,000,000 in wine, and rapidly growing developments in oil, lumber, borax, granite, sugar, wool, olives, and many other products,—aggregating a total annual production of not less than \$100,000,000.

What shall be the future of a commonwealth already possessed of such wonderful resources? A population greater than twice that of the Empire State could readily be sustained in comparative comfort without crowding the present meagre total of 1,500,000 souls. The future possibilities of such a favored land, with a coast-line of 1028 miles along its entire length, may well claim and deserve the most consideration and recognition from the present national administration.

San Francisco, the metropolis of the Pacific Coast, extends heartfelt greeting to the President of the United

States. On the historic site of this peninsula, one hundred and twenty-five years ago, the Franciscan fathers established a Mission, while our forefathers were fighting the battles of American independence. Here it was, seventy years later, that the courageous pioneers built the original Yerba Buena. Here has grown from a sparse settlement of two hundred inhabitants, in 1846, a cosmopolitan community of 350,000 souls. From a mining hamlet, fifty years ago, has arisen a representative American city with \$400,000,000 in taxable property and \$120,000,000 in its savings banks,—the third port among all the cities of the Union in commercial importance.



This auspicious visit of the President of the United States and the distinguished members of his Cabinet is not for the mere glory of a reception by their patriotic fellow citizens. The exalted statesmanship that has proved the forerunner of prosperity throughout our beloved country will not be contented with the exuberance of a cordial welcome. The wants of our State and city as leading factors in the commercial supremacy of the Union will be carefully noted and should be justly recognized.

This port collects for the national treasury six hundred thousand dollars a month, or an average of \$7,000,000 annually. No section of the Republic has sought or received less in return. Although the Golden Gate leads to a matchless harbor, second to none on earth, the Federal government has done proportionately very little to improve this haven for the world's commerce. The opening of our commercial intercourse with the Orient and our newly acquired possessions in the Pacific,—made possible by the consummate entry of Admiral Dewey into Manila Bay on that eventful May morning just three years ago,—makes it incumbent upon the national government to seal the work of destiny by fostering fleet ocean carriers across the Pacific, by constructing a direct cable line to the Orient, and by otherwise contributing toward the upbuilding of this commonwealth.

BOARD OF DIRECTORS' PROCEEDINGS

IMPORTANT SUBJECTS ACTED UPON.

[NOTE.—The limited columns of the "Review" will not permit a full account of all the proceedings of our Board of Directors during the past month. A summary of the important matters acted upon is here presented.—Editor.]

Directors' Meetings and Conferences.

During the past month there have been a number of meetings and conferences of the Board of Directors. Regular meetings of the Board have taken place each week for the consideration of current matters of importance. Besides these regular meetings of the entire Board of Directors, there have been conferences held by the Standing Committees on Public Affairs, Publicity and Promotion and Trade and Finance. It is very gratifying to report the prompt attendance at these meetings of all Directors who are not absent from the city.

Street Sweeping Specifications.

As is customary with the Association, the specifications for cleaning the public streets were prepared and adopted by the Board of Directors and forwarded to the Board of Public Works. These specifications provide for a number of improvements in street sweeping and sprinkling. As circumstances permit, the sprinkling will be extended, especially in the Mission district. It is hoped that through these improvements in the street sweeping and sprinkling specifications, greater efficiency and more general satisfaction will be secured.

Repavement of Streets.

The plan of the Association for the repavement of accepted streets upon the installment plan, was again submitted to the Board of Public Works and has been recommended to the Supervisors for incorporation in the annual budget. This plan provides that \$125,000 be expended each year for a period of four years for the repavement of all streets that are in need of this improvement. Through this plan, all public streets, especially in the business portion of the city, will receive attention and those most in need of repavement will be first improved. As a consequence the general repavement of accepted streets throughout the city that are in unsatisfactory condition will be completed within a period of four years. It is sincerely to be hoped that the plan will receive the approval of the Board of Supervisors.

Underground Electric Wires.

About two years ago, through the efforts of the Merchants' Association, an ordinance was passed by the Board of Supervisors requiring the removal of all poles and wires from four districts in the city within three years. The various electrical companies in the city agreed to abide by this ordinance and have complied, so far as in their power, with its provisions. Unfortunately, the city has not provided sufficient funds for the removal of its fire alarm and police telegraph wires. In order that these city wires may be removed without further delay, so that the poles may also be removed, a communication has been sent to the Finance Committee of the Board of Supervisors, recommending that a sufficient appropriation be included in the next tax levy to enable the Department of Electricity to effect the removal of the city's wires. This will result in carrying out the ordinance and the abolition of the poles and wires that now disfigure the main thoroughfares of San Francisco.

Steamship Line to Manila.

The advantages of a direct steamship line to Manila have been apparent to the Board of Directors. The Standing Committee on Trade and Finance has had this matter under advisement. After holding a number of conferences with representatives of the other commercial organizations of the city, it was decided to send a delegation of prominent merchants to Washington to secure the favorable endorsement of the Federal Government. Recent advices from Washington indicate that the efforts of this delegation have been in a measure successful, and the early establishment of such a direct steamship line is confidently expected.

Street Advertising Signs.

The Board of Supervisors requested the Association to make recommendations upon its proposed resolution to rescind all privileges granted for the erection of signs and transparencies on the public streets. The intention of this resolution was to free the streets from every description of sign and transparency. Believing that such a sweeping resolution would work an unnecessary hardship and that the privilege of using street signs could be legitimately restricted without injury to the public welfare, the Board of Directors investigated the subject thoroughly and recommended a suitable ordinance for adoption by the Board of Supervisors. After a number of conferences with the Street Committee of the Board of Supervisors and business houses, this ordinance was satisfactorily perfected and has been adopted by the city authorities. Although the enforcement of this ordinance will free the public streets of all objectionable disfigurements in the way of advertising signs, it will, at the same time, permit such signs as will not obstruct the thoroughfares or mar the appearance of the streets.

Election Booth Buildings.

The obsolete election booth buildings, that have disfigured the streets during election time, have excited considerable unfavorable comment. Believing that San Francisco should be up-to-date in this matter, our Board of Directors has called the attention of the Board of Election Commissioners to the modern steel election booths that are now in use in many of the leading cities of the United States. Considering the cost of the frequent erection and tearing down of the present wooden election booth buildings and their unsatisfactory service, it was found that it would in the end pay our city handsomely to procure modern election booth buildings. The Board of Election Commissioners have given this matter their consideration and estimates for the construction of these improved booth buildings are now invited. Not only will this improvement be desirable from aesthetic and financial points of view, but the steel booth buildings can be placed and removed promptly, thereby avoiding the long obstructions in the public streets resulting from the present wooden buildings.

Merchants' Claims Against the City.

The ratification of the recent Constitutional Amendment permitting cities to pay legitimate claims of merchants and others of previous years removed the legal barrier to the payment of these just claims against San Francisco. As there will remain at the close of this fiscal year ending June 30, 1901, a considerable surplus estimated at \$480,000, our Board of Directors has earnestly appealed to the Board of Supervisors to pay out of this surplus all the just and legal claims of merchants and others for goods sold to and labor performed for the municipality.

Carnegie Library Building.

The philanthropic action of Andrew Carnegie in constructing public library buildings in various cities of America and Europe has prompted our Board of Directors to make endeavors for securing such an appropriate contribution to San Francisco. Owing to the present inadequate accommodations of the public library of San Francisco, a new structure is very much needed. The Committee on Public Affairs has conferred with his Honor, the Mayor, and the Library Trustees to consummate this commendable work. Communications have already been officially forwarded by the Mayor and the Library Trustees to Mr. Andrew Carnegie. This movement on the part of the city authorities will have the co-operation of the Merchants' Association.

Requests of Members.

Members should not fail to make their wants and suggestions known to the Board of Directors. Every question will receive appropriate attention, and action taken whenever required.

Street Parade Appliances.

The appliances for restraining crowds during street parades, as adopted by our Board of Directors and more fully explained in the last issue of the REVIEW, are now in process of construction. When completed and in operation, the poles will run on Market street from the Ferries to Van Ness Avenue. The entire appliance will be ready for use during the parades incident to the visit of the President to San Francisco. The Association will then present this entire appliance to the Police Department of the city for future use upon occasions of all large parades.

Issuance of Municipal Bonds.

As the recent decision of the Supreme Court has declared the proposed bonds invalid, the Board of Directors has decided to take under consideration the advisability of securing the future issuance of municipal bonds under the Charter for public improvements. The necessity of new school buildings, a perfected sewer system, a modern Hospital and Pest House are so manifest as to require urgent action. Our Board of Directors will carefully consider each of these projects, as well as the extension of the park area of the city, with a view of deciding upon the best plan for securing these desirable improvements.

Reception to the President.

The Directors and officers of the Association have co-operated with President Dohrmann in his arduous efforts, as Chairman of the Finance Committee, to raise the necessary funds for a suitable reception. It is gratifying to report that the citizens of San Francisco are responding generously to the appeal for subscriptions, and that the necessary amount of about \$30,000 will be collected. This will enable the various Committees to carry out their respective plans.

Nominating Committee For Next Board.

In accordance with the Constitution of the Association, the Board of Directors is elected annually at the yearly meeting of the Association in May, and a Nominating Committee is selected one month in advance. The Nominating Committee this year consists of Messrs. Manfred S. Kohlberg of Kohlberg, Strauss & Frohman, Daniel V. Kelly of Kelly & Liebes, A. Schilling of A. Schilling & Co., Henry Michaels of Langley-Michaels Co., Frank A. Vail of Sanborn, Vail & Co., Spencer Buckbee of Shainwald-Buckbee Co., and Isaac Upham of Payot, Upham & Co. This Nominating Committee has held several sessions and will shortly announce the nominations for Directors to be voted upon at the Annual Meeting. An official notice of the action of the Nominating Committee will be duly forwarded to each member of the Association.

10,000 Copies of the "Review."

Owing to the increased demand for the "REVIEW" and the satisfactory results from this monthly publication, the Board of Directors has increased its circulation from 5,000 to 10,000 copies each month. This will double the circulation of the paper and extend its influence largely. Should any member desire copies forwarded to his friends in this city or elsewhere, a request to this effect addressed to the office of the Association will receive prompt attention and copies will be forwarded without any charge.

Applications for Membership.

Twenty-four applications for membership in the Association were received and favorably acted upon by the Board of Directors during the past month. This makes the total number of members 1,295, as published upon the four pages of the REVIEW. Continued efforts will be made to induce every merchant in San Francisco to become a member of the Association.

MUNICIPAL AFFAIRS IN SAN FRANCISCO.

FIRST FISCAL YEAR UNDER THE NEW CHARTER.

By J. RICHARD FREUD,

Prepared at the Request of the National Municipal League for the Annual Meeting of the League at Rochester, New York.
May 8, 9 and 10, 1901.

The end of next month closes the first fiscal year under the new Charter of San Francisco. A fair survey of the first year's work may now be taken. A balance in the municipal ledger account may be struck. A brief review of the initial working of the new organic law will give some estimate of its future operation.

A MUNICIPAL TRANSFORMATION.

During the past year the municipal government of San Francisco has undergone a complete revolution. From the obsolete Consolidation Act, created in 1856, to the Freeholders' Charter of 1900 marks a radical transformation. The former Legislative statute dominated the municipality for nearly a half century. It had become intimately interwoven and solidly imbedded in the civic fabric.

THE NEW CHARTER.

A Freeholders' Charter in California is the essence of municipal sovereignty. Home-rule for cities was firmly recognized and promulgated in the State Constitution adopted in 1879. Subsequent Constitutional amendments have so extended this principle as to enable communities to govern and regulate their own affairs. After four ineffectual attempts, San Francisco at last secured an organic law that granted municipal independence.

A CLASH OF THE OLD AND NEW.

The road of progress in San Francisco, as everywhere else, confirms the truism that the old never yields to the new without a struggle. Long established policies of government and forms of administration will not readily succumb. Conditions that have saturated the municipal fibre for many years can hardly be expected to yield instantly or voluntarily. Obstinate and defiant, the powers that swayed the government of San Francisco for decades sought to thwart the introduction of the new organic law.

THE CHARTER IS VALID.

The first line of attack was to break down the entire Charter through the instrumentality of the courts. At the very outset, a suit was brought to test the constitutionality of the Charter as a whole. After elaborate arguments, the Superior Court of this City and the Supreme Court of the State decided that the Charter of San Francisco was prepared, ratified and approved in accordance with the Constitution of California. As a whole its constitutionality and validity were thus firmly established.

ATTACKS BY PIECEMEAL.

Failing in their determination to destroy the entire Charter, its opponents then decided to break it to pieces. From various sides, unsupported charges were hurled against the operation of the new law. By indiscriminate abuse, it was sought to discredit the instrument. Unavoidable errors were magnified into appalling blunders. The difficulties inseparable from the inauguration of any new organic act were exaggerated into insurmountable obstacles.

THE FIRST ADMINISTRATION.

Confronted with such fierce antagonism, the first administration under the new Charter has had an arduous and trying task. Under the most favorable circumstances, it would require a high degree of political sagacity to put into effect an organic law without considerable friction. Thirty-two commissioners had to be appointed at once to conduct the affairs of the eight commissions provided in the Charter. Novel conditions arose and intricate problems had to be solved.

SOME RADICAL CHANGES.

A complete reorganization of the Police and Fire Departments was imperative. The elective Board of Education, composed of twelve members, was changed to an appointive board of four School Directors. A Department of Public Works with three appointed Commissioners was created. Nearly every branch of the city government was placed under the merit system. The foregoing will serve to illustrate some of the radical changes wrought by the new Charter.

AN EXEMPLARY COUNCIL.

One of the noticeable features of the Charter that has worked admirably is the new method of selecting the City Council. The Board of twelve Supervisors, selected from districts and possessing mixed legislative and executive powers, was supplanted by a Board of eighteen Supervisors, elected by the city at large, and strictly confined to legislative functions. This change has not only improved the personnel of the Board, but has also brought about a vast improvement in its proceedings. There has not been the slightest suspicion of wrong-doing. The rights of the municipality have been safeguarded in dealing with the quasi public corporations that control the public utilities of San Francisco.

NO DEFICITS IN FUNDS.

The article on Finance and Taxation in the Charter deserves special mention for its excellent results. The dollar limit of taxation for municipal purposes has been strictly observed. Each fund has been held inviolate for its specific objects. No diversion of funds has been permitted. Each department has kept within its allotted appropriation, while many departments show an actual surplus. The total surplus this fiscal year will reach \$480,000 of which at least \$100,000 has been saved by the departments of the city government out of their respective appropriations. This fact speaks volumes in favor of the financial provisions of the Charter, as well as for the integrity of the various heads of the departments. Under the previous Consolidation Act, unwelcome deficits faced the municipality at the expiration of each fiscal year. Now, the dollar rate of taxation is upheld, and yet a handsome surplus greets the taxpayers of the City.

SUPERFLUOUS DEPUTIES AND CLERKS.

A just criticism of the administration of the present Board of Public Works and Board of Health is their appointment in some cases of superfluous deputies and clerks. As a general rule, the Charter specifies the classes of employment and limits the number of subordinates in each department of the city government. Not being possible to anticipate the exact requirements of these two departments, the Charter permitted them to create such classes and appoint such subordinates as they might deem necessary within the limit of their respective appropriations. As a necessary precaution, however, it was provided that all permanent appointments shall be subject to Civil Service and that the temporary appointments to be valid, must receive the approval of the Civil Service Commissioners. Believing some of the temporary appointments in these two departments unnecessary, the Civil Service Commission disapproved of them; but, unfortunately, its contention has not been sustained. The cause of this criticism will in time be removed by the certification of permanent civil service eligibles for each position.

ISSUANCE OF MUNICIPAL BONDS.

The recent decision of the Supreme Court of California against the validity of the municipal bonds, favorably voted upon in December, 1899, by the electors of San Francisco, has been a keen disappointment. Preparations were ready to expend \$11,025,000 in constructing seventeen new school houses, perfecting the sewer and drainage system, erecting a needed hospital and extending the park area of the City. These improvements will now have to wait until another special election is called and the requisite two-thirds vote secured. The decision of the Supreme Court will not prove an unneeded evil, for it emphatically points out that the Charter contains a perfect and complete method for the issuance of municipal bonds for public improvements. A movement to this end is already under way. As the City has at present no bonded debt, it is now free to incur a municipal indebtedness, not exceeding fifteen per cent. of \$400,000,000, the total assessed valuation of all property in the municipality.

OPERATION OF PUBLIC UTILITIES.

The Charter of San Francisco declares "that its public utilities shall be gradually acquired and ultimately owned by the City and County." Estimates

have been made of the cost of municipal water works and electric light plants with a view of their early submission to the vote of the people. As the franchise of one of the principal street railways of the City will expire in about a year, San Francisco may then make an experiment in its municipal operation. Public sentiment is divided upon the question of the comparative advantages of municipal control and operation of public utilities. The difficulties attending the complete establishment of the merit system accentuate the doubt upon this subject.

THE MERIT SYSTEM.

The most advanced feature of the Charter of San Francisco is the article on Civil Service. Not only does it provide that appointment shall be made upon merit and promotion for efficiency; but it forbids removal except for good cause after a public trial. The impartial enforcement of the Civil Service article caused widespread consternation in the ranks of the spoils hunters. Every conceivable device has been utilized to destroy the operation of the Civil Service provisions of the Charter. Injunctions, mandamus and restraining orders were brought in rapid succession. Five distinct suits in various courts were instituted to defeat the operation of the law. In some the Merit System was upheld, while in others it lost. The Supreme Court of California has recently handed down two decisions, one unanimously affirming the validity of the municipal Merit System, while the other, signed by only four of the seven justices, restricted its jurisdiction to the strictly municipal departments of the city government. An amendment to the Constitution of the State will now be necessary, in order that the Civil Service jurisdiction may also include the so-called "county officers." In the meantime, the citizens of California will have a splendid opportunity to witness a comparison between the results of the Merit and Spoils Systems. Under Civil Service are the Departments of Police, Fire, Health, Election and Public Works, comprising in all 1600 positions, of which 300 are already filled by Civil Service eligibles. Under the Spoils System will be the offices of the County Clerk, Sheriff, Assessor, Recorder and Coroner. The two systems will thus be on trial. We believe this object lesson will convince the people of California that the best interests of the State require the early establishment of Civil Service, not only in its municipalities but also in the State government itself. Thus it is that the Merit System invariably profits by its own apparent temporary defeat.

SUCCESS WILL COME.

The student of civic affairs must withal feel encouraged at the slow but sure progress of this Western metropolis toward the ideal in municipal government. A river cannot rise above its source; neither can a government go higher than the people. When the citizens of a community thoroughly realize that bad government means public calamity, good government will soon appear. It is gratifying to witness the healthy growth of civic pride, courage and patriotism in San Francisco. The Merchants' Association has set a worthy example for the emulation of commercial and improvement organizations. A strictly municipal election will be held next November. An excellent Primary Election Law, passed by the last Legislature of the State, will afford ample protection in the nomination of desirable candidates. With a proper exercise of the electoral ballot, the citizens of San Francisco will have the opportunity of placing the destiny of their city government in the hands of public-spirited officials, who will be loyal to the best interests of their city and true to its organic law.

THE VERDICT UPON THE FIRST YEAR.

No human work is perfect. No law framed by human hands will work without friction. Constitutions are but the handiwork of man. Time and growth are essential to their smooth and successful operation. Notwithstanding the minor imperfections incident to its initiation, the first year's trial of the Charter of San Francisco vindicates the promises of its advocates and justifies the expectations of its friends.

J. RICHARD FREUD.

San Francisco, May 1, 1901.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

F. W. DOHRMANN.....President.
Nathan-Dohrmann Co.
A. S. BALDWIN.....First Vice-President.
Baldwin & Howell.
JOSEPH D. GRANT.....Second Vice-President.
Murphy, Grant & Co.
FRANK J. SYMMES.....Treasurer.
Thos. Day Co.

C. S. BENEDICT.....Benedict & Turner.
CHARLES BUNDSCHU.....Gundlach-Buendschu Co.
W. J. DUTTON.....Fireman's Fund Insurance Co.
FOSTER P. COLE.....John Breuer Co.
ANDREW M. DAVIS.....The Emporium.
MARSHAL HALE.....Hale Bros.
A. J. MCNICOLL.....A. J. McNicoll & Co.
EDWARD H. MITCHELL.....Edward H. Mitchell.
EDWARD B. POND.....S. F. Savings Union.
W. P. REDINGTON.....Redington & Co.
HUGO ROTHSCHILD.....Rothschild & Ehrenpfort.
J. RICH'D FREUD.....Secretary and Attorney.
L. M. KING.....Ass't Sec'y and Sup't.

STANDING COMMITTEES.

PUBLIC AFFAIRS.

EDWARD B. POND, *Chairman*.
JOSEPH D. GRANT, A. J. MCNICOLL,
MARSHAL HALE, FRANK J. SYMMES.

PUBLICITY AND PROMOTION.

CHARLES BUNDSCHU, *Chairman*.
ANDREW M. DAVIS, W. P. REDINGTON,
EDWARD H. MITCHELL, W. J. DUTTON.

TRADE AND FINANCE.

HUGO ROTHSCHILD, *Chairman*.
ANDREW M. DAVIS, C. S. BENEDICT,
FRANK J. SYMMES, FOSTER P. COLE.

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS MAY 1, 1901 - - 1295.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS = = Merchants' Association of New York

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath & Amrath.....512 Van Ness Ave
Barrow, Wade, Guthrie & Co.....Mills Bldg
Langdon Walter G.....Mills Bldg

ADVERTISING.

Barnhart and Swasey.....42 Second

ADVERTISING CARDS.

Stuparich Mfg. Co., The.....141 Fremont

AGENTS.

Bancroft, Paul.....History Bldg
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Curlett, Wm.....214 Phelan Bldg
Curtis, John.....128 Kearny
Maggs, Herbert B.....36 Flood Bldg
Mooser, William & Son.....14 Grant Ave
Polk, Willie.....632 Market
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery
Swalo, E. R.....Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works.....
.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Kennedy-Rahjohn Art Co.....19 Post
Samborn, Vail & Co.....741 Market
Schussler Bros.....27 Great Ave
Vickery, Atkins & Torrey.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....228 Montgomery

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento
De Solla-Deusinger Co.....129 Spear

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co., I California

ASPHALTUM ROOFERS.

Bonnet, B. & Son.....100 Montgomery Ave

ASSAYING.

Price, Thos. & Son.....624 Sacramento

AUCTIONEERS.

Chase, Fred H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....118 Bush
Orkeley, W. C.....Cor. 6th and King
Spear, E. S. & Co.....11 Sutter

BAGS, BAILE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Frost & Kornthoelt.....336 Third
Simkins & Thorp.....118 Erie

BANKS AND BANKERS.

American Bank & Trust Co.....200 Montgomery
Anglo-California Bank, Limited.....200 Sansome
Bank of British Columbia.....Sansome and Bush
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....
.....Montgomery and California
Colonial Bank Co.....C. S. Spreckels Bldg
Crocker-Woolworth National Bank of
San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
German Savings & Loan Society.....528 California
German Trust Co.....41 Montgomery

Hibernia Savings & Loan Society.....
.....McAllister and Jones
London & S. F. Bank, Ltd.....424 California
London, Parie & American Bank, Ltd.....
.....Sutter and Sansome
Mercantile Trust Company of San Fran-
cisco.....236 Bush
Murphy S. G.....First Nat. Bank
Mutual Savings Bank of San Francisco.....
.....33 Post
Nevada National Bank of San Francisco.....
.....101 Montgomery
Savings and Loan Society.....101 Montgomery
S. P. Savings Union.....532 California
Security Savings Bank.....222 Montgomery
Wells Fargo & Co's Bank.....Sansome & Market

BAR FIXTURES.

Fincke, Oscar.....501 Fifth

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....318 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BATHS.

Farnham, John.....317 Bay

BAZAARS.

Emporium and Golden Rule Bazaar.....Market

BEER BOTTLERS.

Enterprise Bottling Co.....2745 Sixteenth
Fredericksburg Bottling Co.....1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co.....417 Mission
Helms, Alex.....87 Fremont

BICYCLES.

Allen, I. P.....301 Larkin
American Bicycle Co.....304 McAllister
Christoffer, C. M.....501 Stenyan
Leavitt & Ell.....309 Larkin
Pope Manufacturing Co.....61 First
Varney, T. H. B.....1331 Market

BILL POSTERS.

Owens, Varney & Green.....Market and Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOKBINDERS.

Hicks-Judd Co.....21 First
Phillips Bros.....506 Clay

BOOKS AND STATIONERY.

American Tract Society.....16 Grant Av.
Cunningham, Curdiss & Welch.....319 Sansome
Elder & Shepard.....238 Post
Hammond, J. D.....814 Washington
Hansak & Hargens.....407 Montgomery
Mitchell, E. H.....234 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Tauzy, J.....238 Kearny

BOOTS AND SHOES.

Bucklogham & Hoch.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Dietle, Chas.....236 Bush
Helm, F. L.....234 Post
Kast & Co.....738 Market
Kast-Glanville Shoe Co., Acad. of Sciences Bldg
Koenig, F.....123 Kearny
Kuts, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Miller, M. & Co.....2149 Mission

Nolan Bros. Shoe Co.....812 Market
Nolan, J. C. & Co.....641 Market
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder & Co.....11 Sansome
Rosenthal's Inc.....107 Kearny
S. F. Shoe House.....931 Market
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workmen's Boot & Shoe Co.....
.....18 Second
Williams-Marvin Co.....589 Market
Young, George H.....117 Bush

BREWERIES.

Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Phoenix Brewing Co.....628 Noe
Schuster & Krumpke.....427 Valencia
Union Brewing Co.....18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' & BOTTLERS' SUPPLIES.
Abramson-Heunisch Glass Co.....10 Main
Bauer-Schweitzer H. & M. Co.....632 Sacramento
Hermann & Co.....214 Sacramento

BRIDGE BUILDERS.

Laydon, Darby.....44 East
S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bellingall, P. W.....508 Battery
Bruntach & Reed.....500 Battery
Harper, F. F. O. & Co.....407 Washington
Helse, Chas. Ed. & Co.....510 Battery
Mattoon & Dangelada.....508 Battery
Mayhew, H. B. & Co.....424 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
Duvel, W. M. & Co.....221 Front
Mackie, Wm.....53 Flood Bldg
Page Bros.....302 California
Palache, R. K.....12 Front
Wade, Melville & Schmiedell.....307 Sansome

BROKERS—STOCK, BOND & GRAIN.

Ames, Worthington.....124 Montgomery
Barth, J. & Co.....505 California
Blow, A. W. & Co.....238 Montgomery
Bowman, G. F.....327 Montgomery
Girvin & Eyre.....307 California
Hecht Bros. & Co.....212 Pine
Hirschfeld, C.....116 Pine
Politzer & Co.....Clunie Bldg
Politzer, Edward & Co.....403 California
Rehnsch & Hochstadter.....413 California

BROKERS—TICKET.

Ottolger, A.....620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Van Leek, The Mfg. Co.....3178 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Pacific States S. L. & B. Co.....410 Pine
Continental Building & Loan Associa-
tion.....222 Sansome

BUILDING MATERIALS.

Waterhouse & Price.....104 Kearny

BUILDING PAPER MANUFACTURERS.

Pacific Refining and Roofing Co.....

Paraffine Paint Co.....115 New Montgomery

BUTCHERS.

Bacon, R. T. S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Bucknam, Robert F.....307 Sixteenth
Clayburgh & George.....330 Kearny

Decourtieux, A.....529 Merchant
Flageollet, Henry C.....833 Valencia
Hofmann & Woenne.....736 Market
Katz, F. & Sons.....California Market
Knierr, Albert.....1515 15th Ave
Poly Heilbrod & Co.....339 Kearny
Stone, Leon D. & Co.....236 Sixth
Taaffe, Wm. & Co.....1537, 15th Ave. South

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....N.E. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2318 Steiner
Ehrenpfort, Wm.....801 Fillmore
Gage, W. S.....330 Market
Hayward, Alvinza.....532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Building
Levy, H. M.....41 Nevada Block
Moore, A. A. Jr.....Claus Spreckels Bldg
Phelan, Jas. D.....Phelan Bldg
Schmidt, John A.....426 Ellis
Spreckels, Claus.....827 Market
Thompson, R. R.....509 California

CARPENTERS AND BUILDERS.

McLerie, H. J.....312 Church
Murray, S. C.....632 Howard
Robinson & Gillespie.....337 Sutter

CARPETS.

Cordes, W. F.....Emporium
Guillixson Bros.....966 Market
Hulse, Bradford & Co.....760 Mission
Schuster & Volger.....211 Sutter
Sperling & Stollenwald.....2010 Mission
Walter, D. N. & E. & Co.....629 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.....701 Valencia
Cal. Carpet Cleaning Works.....329 Guerrero
Conklin Bros.....333 Golden Gate Ave
Hampton & Volger.....346 Church
Sanitary Cleaning Co.....449 McAllister
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes H. E. & Co.....740 Fillmore
Larkins & Co.....634 Howard
O'Brien & Sons.....Golden Gate Ave. & Polk
Schneider, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market & Tenth
Wertsch, William.....100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Hallwood Cash Register.....1327 Market

CATE JER.

Wheeler, Chas. S.....1206 Sutter

CEMETETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....918 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Iodine and Yoio

CHEESE IMPORTERS.

Schlagel & Bruker.....234 Front

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th
Western Chemical Co.....2214, 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHINA DECORATORS.

Perley & Oulph.....215 Post

CHOCOLATE MANUFACTURERS.

Gibbardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....413 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Carr, Dan P.....225 Battery
Drinkhouse, J. C.....203 Kearny
Grant, M. M. & Co.....204 Kearny
Hermann, Herman.....204 Kearny
Judell, H. L. & Co.....214 Sacramento
Lane & Connelly.....204 Market
Langstader, I. S.....401 Geary
Lewis, Wm. C.....24 California
Michalschke Bros.....101 Grant Ave
Michalschke, Chas.....122 Battery
Ordenstein, Max.....314 Sansome
Pisgmann, H. & Co.....300 Battery
Rinaldo Bros. & Co.....508 Washington
Schmidt & Bendixen.....1 Market
Wertheimer Co., The.....634 Market
Willard Bros.....634 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....N.E. cor. Jesse and Ecker

CIRCULAR DISTRIBUTORS.

Wall, W. M. Co.....104 Pine

CLEANSING COMPOUND.

Utica Cleansing Compound Co.....21 Spear

CLOAK AND SUIT HOUSES.

Callean, Armand.....114 Kearny
Columbia Cloak and Suit House.....102 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....1230 Market
Lieber, H. & Co.....1230 Kearny
Messinger, E.....145 Post
Stein, J. H. & Co.....718 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Carr, M. M. & Co.....535 Kearny
Gildes, J. J.....764 Market
Hirsch Bros.....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....630 Kearny
Kellus, Chas. & Co.....125 Sansome
Mandel, Pirsch & Wiese.....6th and Mission
Neustadter Bros.....123 Sansome
Prager, A. J. & Sons.....857 Market
Raphael's.....3 Kearny
Rosa Bros.....Kearny and Post
Summerfield & Roman.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....244 Stuart
Brooks, Peyton H.....Mills Building
Campbell, Arthur C.....624 Second
Cornwall, P. B.....450 Main
Fritsch, Geo.....118 E. 1st
McKenna, Wm. S.W. cor. Polk & Washington
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....Broadway & East
Rosenfeld's, John, Sons.....203 Sansome
San Francisco & San Joaquin Coal Co.....615 Safe Deposit Bldg
Stafford, W. G. & Co.....121 East
Wright & Easton.....121 Folsom
Wilson, J. C. & Co.....300 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Armaby, J. K. & Co.....133 Market
Blair, D. & Co.....620 Sansome
Caffrey, John.....21 Sutter
California Product Co.....124 California
Christy & White Com. Co.....327 California
Cutter & Mosley.....302 California
Dallman, L. & Co.....226 Clay
DeBernardi, D. & Co.....409 Front
Detela, M. P.....213 California
Dennison, W. E. & Co.....205 Davis
Dempster & Son.....120 Sansome
Dodge, Eweney & Co.....114 Market
Doyle, H. & Co.....304 Washington
Evans-Nash Co.....423 Front
Field Mercantile Co.....126 California
Frelas, M. T. & Co.....325 Front
Garcia & Margini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barthel.....109 Washington
Greenway, E. J. & Co.....Bohemian Club
Griffin & Skelly Co.....123 Market
Grubbaum, M. S. & Co., Ltd.....215 Front
Grubbhime & Co.....113 Davis
Haibt, Fred B.....213 Front
Hansen, John R. & Co.....310 Davis
Heckmann, H. & Co.....403 Davis
Hilmer & Bredhoff.....10 Davis
Hulme & Hulme.....421 Market
Hymen Bros. D. & Co.....304 Sansome
Ivanovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California

Leist, C. J. & Co.....Sacramento & Davis
Lercari, J. & Co.....624 Sansome
Levy, E. M. & Co.....24 Clay
Lichtenberg, William.....215 Sansome
Lichtenberg, R.....303 California
Loaisa, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Macpherson, A. M.....215 Washington
Marlin, Feuler & Co.....209 Clay
McLeod, Daniel.....321 Bush
McLellan, C. & Co.....230 California
Nardini, A. & Co.....224 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.....Washington & Drumm
Price, W. C. & Co.....413 Front
Seaton, L. & Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....113 Market
Shlos, Louis & Co.....110 Sansome
Southern Pacific M. Co.....234 California
Spreewich, L. O. & Co.....411 Sansome
Stevens, Callaway & Co.....220 California
Tilden, H. N. & Co.....111 Sacramento
Tomanovich & Co.....227 Front
Wentmore Bros.....415 Washington
Wheaton, Breon & Co.....101 California
Whitney, C. E. & Co.....210 Davis
Williams, The H. A. Co.....304 Market
Wolf & Sons.....421 Davis
Wolfen, Max & Co.....323 Market
Wold, William & Co.....122 Davis
Young, Carlos G.....Front & Washington

CONFECTIONERS.

Bernhelm & Blum.....Polk & Sutter
De Martin, L. Supply Co.....516 Front
Druehshagen & Co.....2 Kearny
Quillet, Chas.....306 Larkin
Hass, Geo. & Son.....310 Market
Hromada, Adolph.....323 Battery
Lechten Bros.....1215 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co.....Polk and Bush
Rothschild & Ehrenpfort.....1006 Market
Strohmeier, W. A. & Co.....653 Mission
Townsand, W. S.....639 Market

COOPERS.

Herbert & Vogel, N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

COTTON GOODS.

California Cotton Mills Co.....110 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery
Macdonald, J. G.....1120 Market
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cohen & Cowan.....313 Market
Sathas & Dohrman.....122 Sutter
Schloss Crockery Co.....402 Market
Sternheim, S. & Son.....523 Market
Wehrli, Albert.....1309 Stockton
Wiedero, H. O.....Fourth and Mission

CUTLERY.

Hallwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Ayres & Co.....308 Front
Bocards, J. B. Drayage Co.....22 Drumm
Emmons, G. W.....113 California
Farnsworth & Ruggles.....100 California
McNab & Smith.....306 Davis
Morton Draying & Wase. Co., The.....110 Battery
Overland Freight Transfer Co.....514 King
Raubinger Bros.....408 4th Battery
Sachs & Co.....414 Battery
Strauss, K. & Co.....118 Battery
Teale & Co.....708 Sacramento
Union Transfer Co.....Bryant & Second
Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayer, E. P.....137 Grant Ave
Boericke & Runyon.....211 Sutter
Broemmel, J. G. B.....2501 California
Burnett, O. W.....5 Turk
Clough, Frank.....400 Ellis
El Monte Pharmacy.....440 Post
Esters von Krakau, W.....25th & Folsom
Ferry Drug Co.....1 Market
Fletcher, David M.....S.W. cor. Van Ness Ave. & Geary
Gates, J. R. & Co.....417 Sansome
Lainer, R. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....303 Stockton
Mack & Co.....13 Fremont
No Percentage Drug Co.....343 Market
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....1403 Mission
Searby's Pharmacy.....400 Sutter
Schmidt, Val.....S.W. cor. Polk & Jackson
Smith, E. J.....6th and Folsom
St. Nicholas Pharmacy.....Market & Hayes
Wakole & Co.....Bush and Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The.....Geary & Stockton
Curtin, O.....311 Market
Davis, R. D. & Co.....Geary and Grant Ave
Dickens, L. & Sons.....35 Battery
Graf Bros.....569 Market

Greenberg & Greenberg.....31 Grant Ave
Hass Bros.....379 Market
Kobler, Stuart & Frohman.....107 Post
Kennedy, R. T. Co.....114 Market
Lippmann Bros.....425 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....14 Kearny
Moran, J. M. & Co.....309 Market
Muller, Grant & Co.....Sansome & Bush
Muser, Otto.....133 Phalan Bldg
Newman & Levinson.....123 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph.....1415 Stockton
Quinn, J. E.....1401 Polk
Sachs Bros. & Co.....Sansome and Bush
Samuels Lace House Co., The D.....125 Butter
Schmidt, Ben J. & Co.....125 Sansome
Schoenhals Bros. & Co.....110 Sixth
Silverman, J.....123 Third
Stein, M. A.....Geary and Powell
Strauss, Levi & Co.....18 Battery
Well, Raphael & Co.....Kearny and Post
Weinstock, Lubin & Co.....Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing & Cleaning Works.....17 Tenth
Hickman, Henry.....2915 Sacramento
Snow, John F. & Co., Dyeing & Cleaning Works.....1 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College.....305 Larkin
Heald's Business College.....24 Post
S. F. Business College.....1234 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRICAL AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont and Howard
Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....677 Mission
Cal. Electrical Works.....409 Market
Electric, Railway & Manufacturers Supply Co., The.....648 Mission
General Elec. Co., Clara Speckels Bldg
Klein Elec. Works, The J. M. & Co. 421 Montgomery
Summerhays, W. R.....627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co.....Mills Bldg.

ELECTRO-PLATERS.

Denniston's San Francisco Plating Works.....742 Mission
Golden West Plating Works.....103 Beale
S. F. Novelty Plating Works.....54 First

ELEVATOR MANUFACTURERS.

Cahill & Hall Elevator Co.....123 Beale
Hall, C. & Co.....415 Fremont
Holman, W. L. & Co.....210 Front
McNicol, A. J. & Co.....123 Main
Otis Elevator Co.....Mills Bldg

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D.....14 East

ENGINEERS-HYDRAULIC AND MECHANICAL.

Cobb & Hesselmeier.....58 Thurlow Block

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....106 Fremont
Rix Eng. & Supply Co.....513 Howard
Winnis, J. C.....151 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co.....313 Front

EXPORTERS AND IMPORTERS.

Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co.....415 C. Spreckels Bldg

FIREWORKS.

California Fire Works Co.....213 Front

FISH DEALERS.

Drysdale & Co.....31 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....77 Fourth
McLellan Bros.....1713 Washington
Slevers & Boland.....24 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Deming, Palmer M. Co.....114 Sacramento
Hins & Preemann.....409 Mission
Stockton Milling Co.....113 California

FRUITS AND VEGETABLES.

Avery, D. R. & Co.....Union Sq. Market
Foster, C. M. & Co.....727 Market
Gelli, A. Fruit Co.....515 Sansome
O'Call, A. & Co.....California Market

FURNITURE-HOUSE AND OFFICE.

Aronson, A. William.....340 Post
Bateman, William.....335 Folsom
Breuner, John Co.....357 Market
Chicago Clock Co.....113 Grant Ave
Eastern Outfitter Co.....119 Sutter
Forbes, A. J. & Son.....113 Mission
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....623 Mission
Fredericks, J. & Co.....643 Market
Indiana Furniture Co.....740 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....123 Howard
Milwaukee Furniture Co.....15th & Mission
Plum, Chas. M. & Co.....1201 Market

Sloane W. & J. Co.....114 Post
Smith, Furniture Co., A. B.....122 Ellis
Sterling Furniture Co.....1003 Market
Weber, C. F. & Co.....200 Post
Wilson Bros.....1718 Market
Yerman & Erbe Mfg. Co. 29 New Montgomery

FURNITURE MOVING COMPANIES.

Cuslow, L.....508 Larkin

FURS.

Beerwin & Cammer.....110 Kearny
Hoeftlich, Albert.....116 Grant Ave
Hoflich, Max.....107 Grant Ave
Kocour, Ad.....121 Post
Lieber, H. & Co.....121 Post

FUSE MANUFACTURERS.

Ensign, Blekford & Co.....230 California

GAS FIXTURES.

California Gas Fixture Co.....230 Post
Day, Thos. Co.....724 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co.....110 Market
Union Gas Engine Co.....244 First

GAS GOVERNORS.

Universal-Pacific Gas Governor Co.....110 Geary

GAS REGULATORS.

Gas Consumers' Association.....244 Post

GENERAL MERCHANDISE.

Levin, J. & Co.....25 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....13 Sutter

GLOVES.

Limousin, C.....121 Grant Ave
Lons, Geo. A.....191 Post
Smith, W. M.....300 Post
Steinberger & Kallaber.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....104 Pine

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave
Metropolitan M. & C. Works.....1213 Market

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Sibo, Newman & Ickesberg.....147 Polk
Blasen, C.....234 and Capp
Clum, William Co.....18 Front
Coghil & Kohb.....500 Front
DeWitt, M. & Co.....121 Third
Ehrman, M. & Co.....104 Front
Pope, J. M.....5th and Mission
Goldberg, Bowen & Co.....412 Pine
Graham, John T. Precita Av. and Alabama St.
Granucci Bros.....621 Front
Hass Bros.....409 California
Harter, Hayes & Co.....214 Front
Hogan, The Howard H. Co.....104 Pine
Hodmann, Henry.....286 Mission
Irvine Bros.....1301 Polk
Keels, D. F.....21d and Harrison
Lebenbaum, L. & Co.....221 Sutter
Leonson, John A.....114 Clay
Levi, H. & Co.....18 Market
Mayer, A. & Co.....18 Sacramento
Parks Bros. & Co.....415 McAllister
Rathjen Bros.....23 Stockton
Ring Bros.....19th & Castro
Smith's Cash Store.....27 Market
Stulz Bros.....533 Montgomery Ave
Stunker & Ohlsen.....300 O Farrel
Sussman, Worman.....S.E. cor. Market and Main
Thilman & Sendel.....37 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....630 Kearny
Cleghorn, Golcher & Co.....538 Market
Shraga, G. W.....29 Market
Shreve & Barber.....111 Kearny

HAIR DEALERS.

Goldstein & Cohn.....512 Market
Stroynski, Stanislaus.....124 Geary

HARDWARE.

Baker & Hamilton.....3 Pine
Bennett Bros.....15 Sixth
Brown, Chas. & Son.....307 Market
Dean, S. H.....1501 Market
Dunham, Carrigan & Hayden Co.....19 Beale
Froelich, Christian.....302 Market
Gibbs, George W. Co.....23 Fremont
Holbrook, Merrill & Stearns.....235 Market
Hla, J. G. & Co.....514 Kearny
Kohn, L. H.....N.W. cor. Polk & Sacramento
Lloyd-Seavel Iron Works.....159 Fremont
Mangrum & Otter, Inc.....581 Market
Marwedel, C. F.....54 First
Miller, Joseph & Scott.....Mission and Fremont
Montagu, W. W.....29 Market
Montana, J. De La Co.....655 Battery
Moorford, Moses.....2355 24th
Osborn Hardware & Tool Co.....414 Market
Palace Hardware Co.....643 Market
Philpot & Armstrong.....622 Market
Rosenberg, H. & Co.....511 8th
Tay, Geo H Co.....45 First
Tay & Parthart.....12 Market

HARNES AND SADDLERY.

Johnson, J. C. & Co.....60 Market
Lastufka Bros.....1221 Market

HATTERS.

Collins & Co.....1018 Market
Colman Co.....120 Kearny
Fisher & Co.....9 Montgomery
Herrmann, C. & Co.....125 Kearny
Hick, Jacob & Co.....22 2nd
Kilch, Louis & Co.....210 Bush
Lundstrom, K. A.....406 Kearny
Mensdorfer, K. & Son.....9 Kearny
Triest & Co.....116 Sansome

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anspacher Bros. | 214 Pine |
| Chase, W. W. Co. | 1338 Market |
| Goss, Chas. E. | 2100 Mission |
| Meyer, Albert | 2305 Geary |
| Moore, Ferguson & Co. | 310 California |
| Morrow, Geo. & Co. | 393 California |
| Peters & Cowie | 591 Sixth |
| Scott & Magner | 618 Sixth |
| Somers & Co. | 684 Sixth |
| Vermell, J. L. | Seventh and Brannan |

HEATING AND VENTILATING.

| | |
|-------------------------|-----------|
| Royal Heating Co., Inc. | 210 Mason |
|-------------------------|-----------|

HORSE SHOEING.

| | |
|-------------|-----------|
| Odea Martin | 126 Geary |
|-------------|-----------|

HOTELS.

| | |
|--------------------------------|-------------------|
| California Hotel | Bush, near Kearny |
| Colonial Hotel | Pine & Jones |
| Callagher, John P. | Langham Hotel |
| Glass & Trowell | Windsor Hotel |
| Holm & Sextroff, Baldwin House | 30 Ellis |
| Hotel Bella Vista | 1601 Pine |
| Kirkpatrick, John C. | Palace Hotel |
| Occidental Hotel | Montgomery |
| Stewart, M. & C. | 431 Ellis |
| St. Nicholas | Market & Hayes |
| Turpin, F. L., The Royal | 128 Ellis |

HOUSEHOLD UTENSILS.

| | |
|---------------|-----------|
| Wheeler & Co. | 23 Second |
|---------------|-----------|

ICE DEALERS.

| | |
|----------------------------------|------------|
| Consumers' Ice Co. | 420 Eighth |
| Marbach's Ice & Cold Storage Co. | 313 Clay |
| Union Ice Co. | 735 Fourth |

INSURANCE.

| | |
|--|---------------------------|
| Ahpel & Bruckman | 201 Sansome |
| Alliance Assurance Co. | 418 California |
| Bagg & Stovel | 411 California |
| Bertheau, Cesar | 423 California |
| Butler & Hewitt | 418 California |
| Com'l Union Assurance Co. | 418 California |
| Craig, Hugh | 210 Sansome |
| Davis, J. B. F. & Son | 215 Sansome |
| Dornin, Geo. D. | 409 California |
| Fireman's Fund Insurance Co. | 401 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Fidelity & Deposit Co. of Maryland | Mutual Life Bldg |
| Forbes, A. B. & Son | Mutual Life Bldg |
| Grant, Geo. F. | 321 Sansome |
| Gutte & Evans | 393 California |
| Herold, Rudolph | 415 California |
| Inc. Co. of North America | 413 California |
| Landers, William J. | 205 Sansome |
| Liverpool & London & Globe Ins. Co. | 423 California |
| Menheln, Dibern & Co. | 217 Sansome |
| Milwaukee Mechanics' Ins. Co. | 410 California |
| Nathan & Kingston | 501 Montgomery |
| New York Life Ins. Co. | Mills Bldg |
| New Zealand Ins. Co. | 312 California |
| Norwich Union Fire Ins. Society | 314 California |
| Pacific Mutual Life Ins. Co. of California | Montgomery and Sacramento |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. T. | 314 Pine |
| Phonix Mutual Life Ins. Co. | Claude Spreckels Bldg |
| Potter, Edward E. | 322 Montgomery |
| Preferred Accident Insurance Co. | Mills Bldg |
| Shields, A. M. | Crocker Bldg |
| Transatlantic Fire Ins. Co. | 312 Sansome |
| Turner, Geo. W. | 315 Safe Deposit Bldg |
| Yates, Conrad & Co. | 304 Sansome |
| Waller, L. F. F. | 405 Montgomery |
| Wett, Rola V. | Pine & Sansome |

IRON WORKS.

| | |
|----------------------|-------------|
| California Iron Yard | 640 Second |
| Morton & Horton | 234 Fremont |
| Vulcan Iron Works | 505 Mission |

JAPANESE PRODUCTS AND FANCY GOODS.

| | |
|--------------------|-------------|
| Marub, G. T. & Co. | 214 Post |
| Nippon Company | 403 Geary |
| Solomon, C. Jr. | 423 Battery |

JAPANESE AND AMERICAN SILKS.

| | |
|-----------------|------------|
| Brett, J. & Co. | 537 Market |
|-----------------|------------|

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 13 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|-----------------------|
| Baldwin Jewelry Co. | 844 Market |
| Brittain & Co. | 23 Geary |
| California Jewelry Co. | 134 Sutter |
| Eisenberg, A. & Co. | 125 Kearny |
| Glindemann, W. | 5 Third |
| Greenzweig, George & Co. | 206 Kearny |
| Hall, A. L. & Son | 643 Market |
| Jude, Alphons | 4 Chronicle Bldg |
| London Diamond Co. | 35 New Montgomery |
| Lundberg & Lee | 232 Post |
| Nordman Bros. | 134 Sutter |
| Phelps & Adams | 120 Sutter |
| Radke & Co. | 118 Sutter |
| Rothschild & Hadenfeldt | 207 Sutter |
| Schumacher & Co. | 821 Market |
| Schwartz, K. O. | Claude Spreckels Bldg |
| S. F. Diamond House | 622 Battery |
| Shreve & Co. | Crocker Bldg |
| Sorenson, James A. | 103 Sixth |
| Vanderslice, W. K. & Co. | 136 Sutter |

JEWELERS' SUPPLIES.

| | |
|-------------------|------------|
| Armer & Weinshank | 307 Sutter |
|-------------------|------------|

KNITTED GOODS.

| | |
|-----------------------------|----------|
| Gantner & Mettern | 20 Post |
| Finster, J. J. Knitting Co. | 60 Geary |

LADIES' FURNISHING GOODS.

| | |
|-------------------------|-------------|
| Davis, Schonwamer & Co. | 134 Post |
| Jacobs & Co. | 118 Kearny |
| Magnin & Co. | 820 Market |
| Marke Bros | 1210 Market |
| Rosenthal, S. & Co. | 537 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Flamm, G. | 1435 Polk |
| Hart, M. | 736 Sutter |
| Lowenthal & Co. | 814 Market |

LAMPS.

| | |
|-----------------|-------------|
| Boesch Lamp Co. | 585 Mission |
|-----------------|-------------|

LAUNDRIES.

| | |
|---------------------------|---------------|
| Electric Laundry Co. | 835 Folsom |
| Empire Laundry Co. | 756 Bryant |
| La Grande Laundry | 23 Geary |
| S. F. Laundry Association | 33 Gower |
| U. S. Laundry Association | 311 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Bancroft-Whitney Co. | 438 Montgomery |
|----------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|--------------------|----------------|
| Conradi & Goldberg | 730 Montgomery |
| Kobler & Co. | 528 Washington |
| London, H. | 640 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|---------------------|----------------|
| Blesinger & Co. | 401 Front |
| Brown & Adams | 109 Battery |
| Frank, S. H. & Co. | 408 Battery |
| Harbman & Janzen | 524 Washington |
| Klamper & Dunfer | 108 Battery |
| Kullman, Salt & Co. | 408 Battery |
| Stoll & Van Bergen | 546 Market |
| Wagner Leather Co. | 304 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 516 California |
|-------------------------|----------------|

LIME AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|---------------------------------|----------------|
| California Lithograph Co. | 518 Clay |
| Bonqui Printing & Engraving Co. | 523 Clay |
| Britton & Rey | 525 Commercial |
| Mutual Label & Litho Co. | 23 Main |
| Union Lithograph Co. | 325 Sansome |

LIVERY STABLES.

| | |
|---------------------|------------|
| Clemens, C. J. | 408 Taylor |
| Kelly, Thos. & Sons | 1623 Pine |
| McCord, Alex. & Co. | 221 Ellis |

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Ahlton Lumber Co. | Fifth & Hooper |
| Blyth & Trotter | Spear & Mission |
| Casper Lumber Co. | 30 California |
| Doe, Chas. F. & Co. | 101 Howard |
| Dolbeer & Carson | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Haywood, Franklin | 15 California |
| Hahn, F. A. Co. | Santa Cruz |
| Hooper, C. A. & Co. | 204 Front |
| Jones, Richard C. & Co. | 739 Bryant |
| Meyer, Adolph | 1810 Develander |
| Morrison Lumber Co. | 712 Brannan |
| Pope & Talbot | 214 California |
| Renton, Holmes & Co. | 35 Stuart |
| Scott & Van Arsdale L. Co. | 5th & Brannan |
| S. F. Lumber Co. | Third & Berry |
| Simpson Lumber Co. | 14 Spear |
| Truckee L. Co. of S. F. | 5 California |
| Union Lumber Co. | Sixth & Channel |
| Wilmore, John & Sons Co. | 147 Spear |

MACARONI MANUFACTURERS.

| | |
|------------------------------|----------------|
| California Italian Paste Co. | 317 Sacramento |
|------------------------------|----------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|-------------------|
| Brownell, Jas. S. | 132 Market |
| California Tool Works | 148 Beale |
| Cyclops Iron Works | 223 Main |
| Evans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert | 108 Main |
| Martin Pipe & Foundry Co. | 33 New Montgomery |
| Meese & Gottfried Co. | 167 Fremont |
| Moore, Chas. C. & Co. | 32 First |
| Oriental Gas Engine Works | 223 Folsom |
| Pacific Tool & Supply Co. | 100 First |
| Parke & Lacy Co. | 21 Fremont |
| Railton Iron Works | 222 Howard |
| Tatum & Bowen | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 244 First |
| Union Iron Works | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|-------------------------------------|----------------|
| Fisherhard Co., The Geo. F. | 12 Drumm |
| Huxhaon & Merton | 105 Front |
| Marsh & Kidd | 522 Market |
| Middleton, Peatt & Co. | 123 California |
| Pacific Coast Manufacturers' Agency | 609 Market |
| Prindlo, Frank M. Co. | 16 Second |
| Robinson & Towart | 226 Bush |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 1 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schreck, W. A. | 31 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|----------------------|----------------|
| Atkins, R. C. & Sons | 123 Montgomery |
| Baumel, Fred J. | 1608 Market |

| | |
|----------------------------|----------------|
| Beamish, P. | 30 Montgomery |
| Borman, O. | 45 Ellis |
| Brenner-Ulman Co., The | 17 Battery |
| Butlock & Jones Co. | 106 Montgomery |
| Carter & Kelly | 7 Battery |
| Cluett, Peabody & Co. | 8 Battery |
| Gibson J. T. | 1204 Market |
| Goldstein Bros. | 21 Battery |
| Greenebaum, Well & Michels | 17 Sansome |
| Hansen & Elrick | Market & Third |
| Hart, M. | 400 Kearny |
| Lewison, J. L. & Co. | 553 Market |
| Meyerstein Co. | 8 Battery |
| Morgan Bros. | 229 Montgomery |
| Schoenfeld, Adolph | 1334 Market |
| The Toggery | 625 Market |
| Webster, Jas. S. & Sons | 523 Market |

MERCHANT TAILORS.

| | |
|---|-----------------------|
| Biss, Charles | Claude Spreckels Bldg |
| Block & Georges | 115 Sutter |
| Burck & Rosenber | 135 Stockton |
| Growth, W. L. Co. | Crocker Bldg |
| Lancaster & Co. | 303 Kearny |
| Lemos, Leon | 1117 Market |
| Lyons, Charles | 721 Market |
| Polheim, J. T. | 1110 Market |
| Field, John | 907 Market |
| Silver Dollar Tailoring & Repairing Co. | 1335 Fillmore |
| Smith, J. | 306 Market |
| Williams Bros. | 111 Sutter |

METAL WORKS.

| | |
|-----------------------------------|-------------|
| American Can Co. | 209 Mission |
| Pinn, John Metal Works | 313 Howard |
| New England Novelty & Metal Works | 113 First |
| Pacific Metal Works | 139 First |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 432 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|----------------------------|-----------------|
| Berkeley Farm—N. J. Nelson | 1228 Folsom |
| Cal. Milk Producers' Assn. | 428 Turk |
| Jersey Farm Co. | 831 Howard |
| Milbrae Company | Ninth & Mission |
| S. F. Cream Depot | 1929 Mission |

MILLINERY.

| | |
|----------------------|-------------|
| Coughlan, Jas. | 813 Market |
| Hins & Landt | 643 Market |
| Holm & Nathan | 812 Market |
| Muller & Haas Co. | 731 Market |
| Spencer & Mitton | 3026 Market |
| Topfite, R. L. & Co. | 545 Market |

MILLWRIGHTS.

| | |
|-----------------------|-------------|
| Dibert Bros. Mfg. Co. | 225 Mission |
|-----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Eggers, Chas. & Co. | 118 Eureka |
| Mt. Shasta Mineral Spring Co. | 8th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 53 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|------------------------|
| Alaska Treadwell Gold Mining Co. | Mills Bldg |
| Bourn, W. B. | 401 California |
| Bouvier, Alfred | 824 Pine |
| Quarrie, Geo. | Cal. Safe Deposit Bldg |

MISCELLANEOUS FIRMS.

| | |
|----------------|---------------|
| Buckman, A. E. | 26 Montgomery |
|----------------|---------------|

MUNICIPAL ENGINEERS.

| | |
|----------------------|---------------------|
| Ridley, A. E. Brooke | 538-39 Parrott Bldg |
|----------------------|---------------------|

MUSH MANUFACTURERS.

| | |
|----------------|------------|
| Robbins, H. R. | 12 Halleck |
|----------------|------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtis, Benj. & Son | 20 O'Farrell |
| Hockett Bros. & Co. | 23 Stevenson |
| Kohler & Chase | 25 O'Farrell |
| Mauvais, The Zeno Music Co. | 769 Market |
| Mauzy, Byron | 308 Post |
| Sherman, Clay & Co. | 139 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Burr, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Heineman, H. M. | 109 Sansome |
|-----------------|-------------|

OILS.

| | |
|--------------------------------|---------------|
| Arctic Oil Works | 30 California |
| Standard Oil Co. | 421 Market |
| Weed, F. F. Sec'y Lion Oil Co. | 327 Market |

OPTICIANS.

| | |
|---------------------------|--------------|
| Berteling Optical Co. | 19 Kearny |
| California Optical Co. | 317 Kearny |
| Chinn-Beretta Optical Co. | 33 Grant Av. |
| Hirsch & Kaiser | 7 Kearny |
| Kahn, H. & Co. | 643 Market |

OYSTER DEALERS.

| | |
|------------------------|---------------------|
| Darbee & Immel | 30 Union Sq. Market |
| Morgan Oyster Co., The | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|-----------------------------|------------|
| Alaska Packers' Association | 308 Market |
|-----------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|-------------------|-------------|
| Sorrels Fruit Co. | 161 Sansome |
|-------------------|-------------|

PAINTS AND OILS.

| | |
|-----------------------|--------------|
| Bass-Hueter Paint Co. | 44 Ellis |
| Fuller, W. P. & Co. | Pine & Front |
| Magner Bros. | 323 Front |
| Nason, R. N. & Co. | 116 Front |
| Whittier-Coburn Co. | 320 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Brace, N. | 3020 Sixteenth |
| Bradley & Son | 323 Mission |
| Dwyer, L. J. | 40 New Montgomery |
| Fraser, John P. | 304 Stockton |
| Gercks & Wehr | 717 Larkin |
| Hartmann Pap. Co. | 313 Third |
| Hieneker, Chas. | 3754, 234 |
| Schnee, Gustave | 302 Stockton |
| St. Denis, J. & Co. | 320 Sutter |
| Stander, C. | 401 Bush |
| Stein, M. | 768 Market |
| Swan, J. S. | 717 Market |

PAPER BOXES.

| | |
|-----------------------------|------------|
| Pacific Fold, P. B. Factory | 14 Fremont |
|-----------------------------|------------|

PAPER AND PAPER BAG MANUFACTURERS.

| | |
|------------------------|-------------|
| Crown Paper Co. | 707 Front |
| Union Bag & Paper Co. | 406 Front |
| Union Pulp & Paper Co. | 427 Sansome |

PAPER PATTERNS.

| | |
|-------------------------------------|----------|
| Butterick Publishing Co., Ltd., The | 201 Post |
|-------------------------------------|----------|

PATENT DOOR OPENERS AND CLOSERS.

| | |
|-------------------|-----------------|
| Rischmuller, Geo. | 2449 Nineteenth |
|-------------------|-----------------|

PHARMACEUTICAL PREPARATIONS.

| | |
|--------------------------|-------------------|
| California Fig Syrup Co. | 392 Church |
| Gordin-Gladys Co. | 514 Pine |
| Law, Herbert E. | 2304 Van Ness Ave |
| Worden, Clinton E. & Co. | 314 Townsend |

PHOTOGRAPHERS.

| | |
|----------------|---------------|
| Sawell, Daniel | 1025 Market</ |
|----------------|---------------|

Law, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Martel, J. L.....Mountain View, Cal
Mayer, Geo. T., Jr.....234 Montgomery
Rodgers, Arthur.....16 Nevada Block
Shields Estate Co.....124 Bush
Wells, A. W.....Mills Bldg
Wilson, A. H.....Hotel Richieu

PUMPING MACHINERY.

Dow, Geo. B. Pumping Engine Co.....143 First
Jackson, Byron Machine Works.....411 Market

RABBTRIES.

Bentham, W. C.....1332 Market

REAL ESTATE DEALERS.

Aabton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, C. D. & Son.....42 Montgomery
Breese, O. L. & Co.....412 Pine
Buckingham, A. B.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Center & Spader.....111 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Eaton, Eldridge & Co.....638 Market
Fulton, Sanderson & Co.....238 Montgomery
Gieselman, William, Trustee.....120 Phelan Bldg
Hendrickson, William & Co.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hibbs, F. A. Co.....Santa Cruz
Hooker & Lent.....14 Post
Madison, Burke & Son.....408 Market
Mace, Thos. & Son.....5 Montgomery
Manning, H. S.....356 Washington
McAfee Bros.....108 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, E. P.....114 Montgomery
Patterson, Geo. W. H. & Co., 111 City Hall Sq.
Florr, John.....112 Montgomery
Rich, A. J. & Co.....112 Montgomery
Sanderson, Geo. R.....238 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shattwald, Buckbee & Co.....210 Montgomery
Smith, Julien.....420 Montgomery
Strassburger, I. & Co.....340 Pine
Thistleton, Geo. & Co.....Ocean View
Umhoe, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc. 513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Seib Smelting & Lead Wks.....618 Montgomery

RESTAURANTS.

Bay State Restaurant.....23 Stockton
Berges, John.....332 Pine
Blanco & Brub.....Eddy & Mason
Breuss, M. A. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Fischer, E. B.....122 O'Farrell
Galindo, P. A.....205 Kearny
Gutzeit & Malfaul.....O'Farrell
Hedger Restaurant Co.....23 Montgomery
Krone, F. W.....35 Geary
Larsen, C. O.....16 Eddy
Loup, Noel P.....126 Geary
Page & Falch.....Turk & Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priest, F. & Co.....Geary & Stockton
Rieger & Locher.....111 Larkin
Schwarz & Beth.....O'Farrell & Market
Swain, Frank A.....213 Sutter
Tebbau, R. J.....Mason, near Ellis
Westfield, P. & Co.....1035 Market
Wioker & Hermanson.....Market & Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.

Servant & Rice.....17 Howard

RUBBER GOODS.

Best Weyr, Hose & Rubber Co.....14 Fremont
Gooder Rubber Co.....677 Market
G. F. and Rubber Mfg. Co., The.....30 Fremont
Morgan & Wright.....306 Larkin
N. Y. Belting & Packing Co.....609 Market
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....609 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....310 Mission
Simonde Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREENING AND TRANSPORTATION OF COAL.

Excelator Coal & Screening Co.....5 Spear

SCREEN WORKS.

Quick, John W.....221 First

SEARCHERS OF RECORDS.

Simpson & Millar.....413 Montgomery

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1353 Market
Steiger Terra Cotta & Pottery Works.....1556 Market

SEWING MACHINES.

Evans, J. W.....1021 Market
Slinger Mfg. Co.....22 Post
White Sewing Machine Co.....809 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....38 Stuart
Turner, Matthew.....40 California
Whelan, John A. & Bro.....250 Spear

SHIP CHANDLERS.

Foard, L.....11 Market
Joselyn, P. M. & Co.....34 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Dellus & Co.....208 Safe Deposit Bldg
Diekmann & Co.....421 Market
Grace, W. R. & Co., N.E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....123 California
Kausen, C. N. & Co.....123 Davis
Land, Henry C. & Co.....214 California
Marcus, Geo. & Co.....232 California
Mitsel & Co.....415 Safe Deposit Bldg
McNear, G. W.....226 California
Meyer, Wilson & Co.....210 Battery
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....104 California
Pike, Chas. W. & Co.....124 California
Plot, J. & Co.....504 Jackson
Plummer, Geo. E. & Co.....54 Stuart
Rosenbaum Bros.....304 Front
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....123 Clay
Williams, Dimond & Co.....208 Market

SHIPSMITHS.

Christoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ide Geo. P. & Co.....626 Market
Lautermilch, Ths. L. Shirt Mfg. Co. 323 Bush

SILK MANUFACTURERS.

Carlson-Curtler Co.....3 Sutter
Nonotuck Silk Co.....635 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....635 Market
SOAP & TALLOW MANUFACTURERS.
Fischback & Oloots.....307 Sacramento
Lille, Charles.....N.W. cor. Bay & Webster
Newell & Bro.....217 Davis

SODA WATER APPARATUS.

Becht, G. J. Co.....304 Stockton

SODA WATER MANUFACTURERS.

Balfast Glaser Ale Co.....Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....511 Front

SPONGES AND CHAMOIS.

American Sponge Co.....150 New Montgomery

SPORTING GOODS.

St. Germain Billiard Co.....409 Market

STAMP DEALERS.

Makins & Co.....504 Market
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Dodge Stationery Co.....123 Grant Ave
Hennemann, Milton.....415 Montgomery
La Count Bros.....533 Market
Zellerbach, A. & Sons.....413 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P.....2524 Clay

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co.....
Pacific Coast Steamship Co.....421 Market
Pacific Mail Steamship Co.....10 Market
Peterson James F.....56 Stuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eichen & Minor.....8 Mission
Freese & Co.....56 Mission
Levensale, J. O.....54 Mission
Mensie, Stewart & Co.....614 Battery
Woodside, A. & Co.....23 Hallock

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....320 Main

STOVES AND RANGES.

Schleck, John C.....13 Bluzome

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....515 Market
Hoppe & Robinson.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Look Syrup Refining Co.....Eighth & Brannan
Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....7 Montgomery
Byrne, Jos. & Co.....1055 Mission
Ford, C. W. R. & Co.....115 Sutter
Gallagher, P. H. & Co.....304 Market
Reiss Bros. & Co.....24 Sutter
Steln, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.....102 Battery

TANNERS.

Eagle Tannery.....25th & San Bruno Ave
Legallet-Hellwig Tanning Co.....401 Front
North Tanning Co.....112 Clay
Struve & Birgla.....1549 San Bruno Ave

TANNING EXTRACTS.

California Tanning Extract Co. 213 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....115 Market
Burmeister, Henry W.....1141 Market
Castle Bros.....Davis & Sacramento
Caswell, Geo. W. & Co.....414 Sacramento
Columbia Coffee & Spice Co.....112 Front
Folger, J. A. & Co.....104 California
Gutland Mfg. Co.....115 Front
Hills Bros.....128 Market
Hollman, Henry.....205 Mission
Huddleston & Co.....51 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....104 Market
Thierbach, Chas. F. & Co.....304 Battery
Tyler, S. H. & Son.....110 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush
Welch, E. P. Supl. Am. Dist. Telegraph Co.

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
Neville & Co.....11 California

THEATRES.

Relasco, Fred.....Alhambra Theatre
Friedlander, S. H. & Co.....California Theatre
Walker Orpheum Co.....113 O'Farrell

TITLE INSURANCE.

California Title Ins. and T. Co.....Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co.....351 Jessie
S. F. Towel Co., The.....
SW cor. New Montgomery & Mission

TRANSFER COMPANIES.

Morton Special Delivery Co.....404 Taylor
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
River Express Co.....10 Drum
Wells Fargo & Co's Exp.....31 & Mission

TRUNKS.

E. L. Fifeid & Co.....63 Stevenson
Hirschfelder & Meany.....14 Sutter
Malm, C. A. & Co.....220 Bush

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.....1170 Market

TURKISH BATHS.

Borns, Edw. F.....11 Grant Ave
Lindstrom & Johnson.....415 Sutter
Greenhood, L. H.....222 Post

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....110 Montgomery
Bancroft's Typewriter Exchange.....307 Monty
Bornemann, Geo. C. & Co.....117 Sutter
Standard Typewriter Ex.....207 Montgomery
United Typewriter & Supply Co.....377 Monty
Wyckoff, Seaman & Benedict.....211 Montgomery

UNDERTAKERS.

Godeau, J. S.....306 Montgomery Ave
G. Gate Undertaking Co.....245 Mission
Gray, N. & Co.....641 Sacramento
Haines & Co.....415 Valencia
Haines & Co.....344 Mission
Jacob, Chas. H. & Co.....358 Mason
Mason, H. F.....117 Mission
McMenemy, Jas. & Son.....1067 Mission
United Undertakers' Association.....27 Fifth
Valente, Martin & Co.....1524 Stockton

UNIFORMS AND REGALIA.

Parquale, B. & Sons.....Sutter & Grant Ave
Petibose Bros. Mfg. Co., The.....1 Eddy

VINEGAR MANUFACTURERS.

Consumers' T. & V. Works.....404 Battery

WAGON & CARRIAGE MATERIALS.

Holt Bros. Co.....20 Main

WALL PAPER AND MOLDINGS.

Clark, G. W. & Co.....556 Market
Quadt, John.....1014 Market
Uhl Bros.....656 Market

WAREHOUSES.

Danforth Warehouse Co., Inc.....723 Battery
Grangers' Warehouse Association.....194 California
Hastet Warehouse Co., The.....204 California
Lemmer Bros.....Townsend & Japan
Searle Warehouse Co., Charles.....411 First

WELL BORERS.

Lowe, J. W.....128 Kearny

WINES AND LIQUORS.

Adams Chas. L.....512 Eddy
Auld, J. B. & Co.....Thursfield and Stanford
Berges & Domeniconi.....704 Sansome
Braunschweiger & Co.....8 Drum
Bunman, H.....118 Front
Caban, Louis & Son.....418 Sacramento
California Wine Association.....641 Third
Chas. & Bernard.....754 Brannan
Chaucho & Bon.....17 First
Chevalier F. & Co.....15 Beale
Crown Distilleries Co.....100 Front
Eaton Vineyard Co.....18 Sacramento
Friedman, Paul.....713 Battery
Gondlach-Bondschu Wine Co., The.....
Hay, Granerhol & Co.....224 Front
Hildebrandt, Posner & Co.....10 Front
Holtum Bros., Inc.....556 Market
Holtum, Ferdinand.....517 California
Holding, A. P. & Co.....451 Jackson
Italian-Swiss Agric. Co.....518 Montgomery
Jesse, Murdy & Co.....123 California
Korbel, F. & Bro.....713 Bryant
Kuhlschwaake & Co.....129 Battery
Lachman & Jacobl.....24 & Bryant
Leuenberger, E. & Co.....1414 Polson
Levinson, M. A.....538 McAllister
Lyonberger & Co.....114 Paris
Lubben, John.....506 Washington
Lyons, E. G. Co., The.....549 Mission
Mann, C. W. suc. to I. de Turk 216 Sacramento
Marlin E. & Co.....54 First
McLard & Hatje.....518 Market
Melnick, Chas. & Co.....314 Sacramento
Meyerfeldt, Mitchell & Co.....14 Front
Morse & Mohs, Inc.....104 Market
Morse, Hunt Co., The Jesse.....44 Front
Mush & Lynch.....1421 Stockton
Naber, Alfa & Bruns.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Oakville Wine Co.....Polson and Army
Pike, B. D. & Co.....118 Battery
Rosenblatt Co., The.....118 Pine
Rothenberg, S. R. & Co.....117 Battery
Royal Pacific Distilleries Co.....641 Market
Samuel Bros & Co.....221 Market
Schilling C. & Co.....239 Brannan
Schlatter & Pender.....123 Mission
Schultz Wm A. & Sons.....532 Front
Shas, Roderquez & Co.....533 Market
Slaba Bros. & Piesamann.....322 Sacramento
Sprague-Stacy Co.....418 Front
Stout, John & Co.....293 Market
Tausig, Louis & Co.....10 Main
Taylor, Thos. & Co.....307 Clay
Van Bergen N. & Co.....411 Clay
Wetmore, Brown & Co.....410 Post
Wichman, Luitken & Co.....114 Clay
Wilmerding-Lowe Co.....50 First

WIRE AND WIRE ROPE.

American Steel & Wire Co.....10 Pine
Roeblick's, John A. Sons Co.....25 Fremont

WOOD DEALERS.

Bender Bros.....Third-st. Wharf
Devoto & Padini.....1230 Battery
Iverson Trading Co., The N.....155 Berry

WOOD MATEL MANUFACTURERS.

Bush & Mellett Co.....123 Post

WOOD AND WILLOW WARE.

Leopold & Co.....209 Front
Unns, Harry Co., The.....111 Battery

WOOL.

Deblan, Thos. Son & Co.....123 Market
Koshland, S. A. Co.....22 California
San Francisco Wool Sorting & Scouring Co.....532 Fifth
Wollner, Jacob.....Fifth & Bluzome

WOOLEN MANUFACTURERS.

Golden Gate Woollen Mfg. Co.....536 Market

WRECKERS.

Whitlaw Wrecking Co.....116 Spear

MERCHANTS' ASSOCIATION

REVIEW.

J. RICH'D FREUD, - - - - - Editor

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POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW

Civil Service Court Decisions.

Two very important decisions have recently been rendered by the Supreme Court of California upon the civil service provisions of the Charter of San Francisco. The deep interest always taken by the Merchants' Association in the successful establishment and operation of the merit system prompts us to refer briefly to these two court decisions and note their consequences.

One decision, concurred in by all the Justices of the Supreme Court, sustains the constitutionality and validity of the article on Civil Service in the Charter. In this case, the opponents of the merit system sought to overthrow the entire civil service provisions of the Charter on the ground that one section of the article was in violation of the State Constitution. The Supreme Court unanimously held that the general plan of civil service as provided in the Charter is constitutional and valid. This decision clears the atmosphere of doubt and will strengthen the cause of civil service throughout the State of California.

The other decision is not so satisfactory to the friends of the merit system. The Charter of San Francisco placed nearly every department of the city government under civil service, including the so-called county as well as city offices. A permanent injunction was granted by a Superior Judge, restraining the Civil Service Commission from holding examinations for any position in the so-called county offices of the Sheriff, County Clerk, Assessor, Recorder and Coroner. An Appeal was taken to the Supreme Court and four of the Justices have affirmed the order of injunction, while three of the Justices, including the Chief Justice, have dissented.

In the opinion of the four Justices, the Constitution of California does not authorize a municipality to prescribe in its Charter the qualifications of the deputies of the county officers. According to this decision, a Freeholders' Charter may provide for the manner of electing county officers and for their terms of office and for the number of their deputies and for their *com. ensation*, but cannot provide for their *qualifications*, even to the extent of requiring that they shall be ap-

pointed upon *merit*.—Such is the conclusion of the majority opinion of the Supreme Court.

The best answer to this contention is given in the minority opinion of the Supreme Court as written by Justice Van Dyke, which concludes as follows: "The plain meaning of Section 8½ of Article XI of the Constitution of California is to put the so-called county officers in the same category as those formerly known as city officers. Public policy favors local self government, and the popular sentiment in this respect is constantly strengthening; this is manifest by the Constitution of 1878-9, and by the repeated amendments thereto proposed by the Legislature and adopted by the people. And it may also be said that the popular tendency is in favor of the merit system in the appointment and tenure of all subordinate officers in the civil service. Bearing these facts in mind the court should adopt a liberal line of construction, and resolve all doubts in favor of such recognized public policy and sustain the Freeholders' Charter in its integrity, instead of weakening it in a vital part."

Two petitions for a rehearing of this case have just been filed in the Supreme Court. Not only does this decision remove a large part of the city government from the beneficent influence of the merit system, but it has seriously disturbed the legal status of many important municipal matters, and unless modified or reversed will result in disastrous consequences. Our limited columns will not permit of any argument upon this subject; otherwise, many illustrations could be cited to show the pernicious effects of this unfortunate decision. For the public welfare and on behalf of the citizens of San Francisco, we most respectfully appeal to the honorable Justices of the Supreme Court to grant the petition for a rehearing of this momentous issue.

Every Merchant Should Join the Merchants' Association.

SOME GOOD REASONS:

PRESENT AND PAST WORK.

- Abolition of Merchandise License Taxes.
- Removal of Poles and Overhead Wires.
- Improvements in Street Pavements.
- Street Sprinkling by the City.
- Clean Streets and Sidewalks.
- Better Street Lighting.
- Modern City Charter.
- Increased Trade.
- Lower Taxes.

FUTURE WORK.

- General Repaving of Business Thoroughfares.
- New School Buildings and Hospitals.
- Control of the Harbor by the City.
- Reduction of Harbor Charges.
- Improved System of Sewers.
- Business Methods and Civil Service in the City Government.

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- No Fees, no Assessments.

Benefits of Travel—An Appeal to Fathers

By EDWARD H. MITCHELL.

Director of the Merchants' Association.

Has your son graduated from college? Are you about to start him in business for himself or take him into your own employ as an understudy? Even if you have decided, it is better to start him with some one else. Do one thing more before he settles down to work—send him for a trip around the world, if possible, if not, at least let him visit the principal cities in our own country.

There is nothing that will help him more in his future career than a thorough understanding of the conditions that prevail elsewhere—besides you must know that the average person learns more readily from observance, than from books or the best of teaching. How can you expect your son to succeed in the business world, if his only knowledge of other places consists of looking them up on a map, or asking someone about them? Let him go there himself, let him study the reasons why they are prosperous or otherwise.

Encourage him to be public-spirited, for every man owes a portion of his time to the city in which he lives.—Where the greatest number of capable men devote their energies and efforts to good government (other things being equal), there will grow the greatest city of modern times. What has this to do with your boy's travels, you will ask? Simply this, sooner or later the boy of the present becomes the man of the future, and upon him falls the cares, the duties and the responsibilities of the father of today.

In order to avoid mistakes or being led into wrong channels, he must know of his own accord the right from the wrong of every proposition that is presented for his consideration, that he may make the most of his opportunities. Too often a fond father takes it for granted that because he knows a thing himself, his son knows it also, or imagines he can guide him correctly, and while this may be true when they are together, the time may come, and no one knows just when, or how soon, that they will be separated and the son must become his own adviser. So again I would urge that the young man be allowed to travel before being established in business that he may be better prepared for his life's work.

EDW. H. MITCHELL.

Law Governing Boulevards.

The following streets are declared in the ordinances of San Francisco to be open public boulevards, on which no railroad shall ever be built, and no heavy traffic permitted:

- Van Ness Ave., throughout its entire length;
- Golden Gate Ave., westerly from the east line of Van Ness Ave.;
- Baker Street, from Golden Gate Ave. to Oak Street;
- Fell Street, from Baker Street to Stanyan Street;
- Steiner Street, from Golden Gate Ave. to Fulton Street;
- Fulton Street, from Steiner Street to Baker Street;
- South Park, from Second Street to Third Street.

The Annual Meeting of the Merchants' Association will be held on
Wednesday Evening, May 29, 1901, at the Academy of Sciences'
Hall, No. 819 Market Street.

MERCHANTS' ASSOCIATION REVIEW



CIRCULATION 10,000 COPIES.

Published Monthly by the Board of Directors



VOL. 5.

SAN FRANCISCO, CAL., JUNE, 1901.

No. 58.

SALUTATORY OF PRESIDENT SYMMES.

After seven years of a most honorable and successful existence, the Merchants' Association is unfortunately called upon to serve under a new president. It has written for itself a most admirable record and all those who love San Francisco and desire for her an upright and honest administration of public affairs will ever honor the name of F. W. Dohrmann—the father of this Association. It is sincerely hoped and believed that the supporters of the past will continue to sustain the Association in further efforts to carry out the excellent principles now so well established.

There can be no efficient and satisfactory administration of public affairs if men yield to their selfish instincts. Good government is the extreme of unselfishness, the giving of individual service for the benefit of the greatest number. The best service is always given without expectation of reward.

This Association is a voluntary aid toward good government in San Francisco. It is absolutely unselfish, and no reward is looked for except the public good. It has been governed by calm judgment, its good work has been recognized and its suggestions have always been kindly received by our municipal officers.

It has sought to build up, not to tear down. It has tried to assist, not to obstruct.

It believes that a genuine loyalty to our people demands the exercise of a fair spirit toward all, and that in this spirit the most difficult problems of municipal government may be solved.

It believes in harmony and good will—that internal dissensions and petty jealousies have been an injury to the City and a serious delay to its progress.

It knows no politics and aids no party or person in the hunt for municipal office. It realizes that the management of a great city is a great business problem and demands the application of the best business principles. It asks for clean streets and a clean City Hall—a clean city and a clean government.

These are the principles which have governed the Merchants' Association in the past and are the principles which are to govern it in future.

I bespeak for the new administration your earnest and hearty support. Let us add to our membership all who believe with us, in order that our power and influence may be increased and that we may continue to work with an unselfish devotion to the best interests of all of San Francisco.

FRANK J. SYMMES.

RESOLUTIONS OF THE MERCHANTS' ASSOCIATION

Upon the Retirement of President F. W. DOHRMANN from the Board of Directors.

WHEREAS: After seven consecutive years of faithful service, our worthy President F. W. Dohrmann, now retires from the honorable position that he has so efficiently filled; therefore, be it

Resolved, By the members of the Merchants' Association, in general meeting assembled, that we hereby express our profound appreciation of the exceptional ability and unselfish devotion of F. W. Dohrmann in the discharge of the responsible duties of President of the Merchants' Association during the first seven years of its existence;

Resolved, That his career as a public spirited and patriotic citizen has not only inured to the progress and welfare of San Francisco, but will ever be regarded as a conspicuous example for the emulation of the youth of our City and State;

Resolved, That these resolutions, suitably engrossed and signed by each member of the Merchants' Association, be presented to ex-president Dohrmann, with the sincere wish of the Merchants' Association that his future life may be copiously blessed with health, honor and happiness.

VALEDICTORY OF PRESIDENT DOHRMANN

Members of the Merchants' Association, Colleagues of the Board of Directors, Ladies and Gentlemen:

RESPONDS TO THE RESOLUTION.

In attempting to fittingly acknowledge the resolution just submitted, and the album just presented to me, I am first of all pleased that the kind remarks you have just heard, were made by one of the gentlemen who was one of those who issued the original call which resulted in the establishment of the Merchants' Association, and who himself served as Director and Vice-President for a number of years, and is as much entitled to the thanks of the Association for good and conscientious services rendered, as any of us who are now retiring from your Board of Directors.

GIFT AC- CEPTED FROM COLLEAGUES.

For your gift I sincerely thank you. It is far beyond my individual desserts and will always remind me of the pleasant associations from which it resulted, and is accepted now as an expression of satisfaction not by my individual humble efforts, but of the work done by your successive Boards of Directors, and perhaps even more, of the principles and good intentions which ever prompted our action.

In this spirit, I accept with sincere thanks for my colleagues and myself, and also as a pledge that our members will continue to encourage like efforts and will enable our successors to perform the self-appointed mission of the Merchants' Association, and prepare our city for its manifest destiny, to make it worthy of its opportunities, and to help it to energetically and wisely rise with the tide of affairs, which, by taking them at their flood, will lead San Francisco on to fortune.

It only remains now for me to say a few parting words and to make a few recommendations and suggestions, which, while not nearly covering all that is in my mind at this auspicious moment, yet will, I hope, be of some little service if considered by those in whose hands and leadership the affairs of the Merchants' Association will hereafter be placed.

You have heard this evening the Annual Report of the Board of Directors, giving a summary of the important results accomplished during the past year. The work of the Association during the past seven years is generally known to you all. I will, therefore, allude only to some matters that from my observation and experience I believe should, and no doubt will, receive the future attention and consideration of the Merchants' Association.

SAN FRANCISCO'S NEEDS.

I need not refer in detail to the greatly needed improvements which our city most requires, such as a modern sewer and drainage system, new school and hospital buildings, the improvement of our street pavements and the placing of wires, which disfigure our thoroughfares, under ground, as these matters have had the active and partly successful support of our Association, and are either provided for, or will soon be before the people in the shape of bond elections, this time we hope to be carried to a successful issue.

MANUFACTURING ENTERPRISES.

Neither do I need to repeat at length that manufacturing enterprises should be encouraged, the more so since the extensive development of oil as a cheap fuel will make it easier hereafter to establish and maintain them.

SAN FRANCISCO AS A COMMERCIAL CENTER.

Nor need I dwell upon the previous efforts of this Association and its plans for the future in regard to again acquiring municipal control of our harbor and to see it improved as rapidly as possible, and in course of time to make it a free port so that the commerce of San Francisco, assisted by a canal and cables connecting us with the Orient, will make it one of the greatest commercial centers in the world.

MUNICIPAL HOUSEKEEPING.

In dwelling upon our larger needs and enterprises, we must not forget that one of the missions of our Association is municipal house-keeping, and the minding of our minor needs.

Amongst these, I will mention first:

HOSPITAL FOR CONTAGIOUS DISEASES.

San Francisco has, what is appropriately termed, a Pest House, located on a bleak and desolate site, to which it would be almost a crime to consign hardened criminals. At last, however, our appeals have been heard. In the

budget for the next tax levy it is proposed to appropriate \$20,000 for a suitable site and building to be used as a hospital for contagious diseases. Let us sincerely hope that within a few months these unfortunates will be provided with the comforts prompted by common humanity.

CHILDREN'S PLAY- GROUNDS.

This Association has set aside a sum of money to help to establish a Children's Playground in some of the more thickly portions of our city where the same will serve as a wholesome and beneficial purpose.

Unfortunately, no suitable location has been found available or could be rented for this purpose, but we should not fail to assist whenever the city or public spirited citizens are ready to furnish the necessary ground for this purpose.

RETIRING PLACES.

I must mention the utter absence in San Francisco of retiring places which are in all large cities elsewhere maintained in convenient localities by the municipalities.

In a city where there is so much travel, and which so many strangers visit, such sanitary conveniences are an absolute necessity, and I hope our Association will shortly carry out its intention and establish one or two such public conveniences as soon as the authorities will permit to have it done on some of our public squares.

As an object lesson, they would no doubt lead to an early construction by the municipality of similar retiring places throughout the city.

MAKE SAN FRANCISCO ATTRACTIVE.

We should never cease to make San Francisco attractive and beautiful, not only as a moral factor for the comfort and elevation of our own inhabitants, but also as an inducement to bring to and through our city tourists and visitors. Oriental travel has already assumed large proportions and is constantly increasing. The adornment of San Francisco would serve to attract and prolong the stay of all who come to or pass through our midst. The erection of a much needed spacious convention hall would also make it possible for large gatherings and conventions to meet in San Francisco.

MUNICIPAL GOVERNMENT.

Now, having spoken of the minor matters in which our Association takes an interest, let me say a few words on the relationship of the Merchants' Association with the more important elements with which it comes in contact, and in which all good citizens should take a deep interest.

CITY GOVERNMENT IS BUSINESS.

To the most casual observer it must be apparent that partisan politics has no place in city affairs. City government is business, not politics. In the creation and adoption of the present Charter of San Francisco it was intended and expected that, by having municipal elections entirely separate from State or National Elections, questions relating to partisan politics would be wholly removed. It should be the constant aim of the Merchants' Association to bring about this desirable result. Let us eliminate from local elections all reference to Federal issues and confine our attention to the equally momentous matters of strictly municipal concern.

THE MERIT SYSTEM.

The merit system in public office has had, and undoubtedly will continue to have, the earnest support of the Merchants' Association. Good government and spoils politics cannot go together. The recent decision of the Supreme Court has unfortunately removed the so-called county offices from the jurisdiction of Civil Service. A slight amendment to the State Constitution is necessary by the insertion of the word "qualifications" in Section 84, Article XI. I sincerely hope that the Merchants' Association will continue its efforts in favor of the merit system until Civil Service prevails not only in the entire government of San Francisco but also throughout the administration of the State of California.

PUBLIC OFFICIALS.

It has always been a fundamental principle of our organization to co-operate with instead of merely criticising municipal and State legislative and executive officials. Often their duties are complex and onerous and under our institutions must be discharged without previous preparation or experience. Sometimes errors are unavoidable and due allowance

should be made. At all events our suggestions or criticisms can be offered in a charitable and friendly spirit. On the other hand, faithful, honest and capable officials should have due credit and continue in the service of the people as long as possible. By all means, let the Merchants' Association continue to confer and co-operate with public officials in all matters of municipal concern.

THE PUBLIC PRESS.

To the almost unanimous support accorded by the press of the City and State to our aims and efforts, much of the success of the Merchants' Association is due. Differences have occasionally arisen, but the amicable relations always existing between the press and the Association have not been altered. There have been times when our Directors have differed with the position taken by some of our newspapers. It has seemed to us at times that disagreements between them have been unduly emphasized, that public officials were unjustly or too severely criticised, that the shortcomings of the municipality or of some of its citizens were exploited to the detriment of the common welfare of our city. While in no way arrogating to ourselves the position of censors of a free and responsible press, we have exercised the right and duty of sincere friends in communicating what we considered to be the feelings and wishes of this community. Such representations, I am glad to state, have ever had friendly consideration. If our suggestions have not always been accepted, no resentment or ill feeling has ever resulted.

To our successors, I recommend that these amicable relations with the press be continued. Let our intercourse be frank, fair and friendly, so that hereafter, as heretofore, we will remain on the best of terms, imbued with the knowledge that in the keeping of the press rests largely the progress of the City and the welfare of our citizens.

For myself, I beg to express sincere thanks to the press and to its representatives with whom I came in constant contact for their uniform courtesy and kindness.

OUR SISTER ORGANIZA- TIONS.

In all matters of public interest, the Merchants' Association has been glad to give its support to the various organizations of San Francisco, created with special aims for the prosperity of our City. Our Association in turn has frequently received the hearty co-operation of these commercial and improvement organizations. I need not emphasize the advantages of continuing this fraternal spirit, for however keen may be the rivalry between commercial houses, I have never heard of any lack of harmony among the commercial and industrial organizations when the welfare of our City was at stake.

OUR SECRE- TARY, SUPER- INTENDENT AND EMPLOYEES:

In conclusion, a word for those who have carried into successful execution the plans and aims of the Board of Directors of the Merchants' Association. Almost from its very inception, the Association has been especially fortunate in having a Secretary and Superintendent who discharged their complex and at times difficult duties not only with exceptional ability, but with genuine love for their work and sincere enthusiasm for the aims of the Association. To them, as well as to our efficient clerks and stenographers, much of our success is due, for without their aid much of that which has been accomplished would have remained undone. Personally I am indebted to them for constant assistance and commend them to our successors, who, too, will benefit by their devotion and loyalty in a good cause.

HOPES AND WISHES FOR THE FUTURE.

Hoping that all the essential elements of progress will ever unite and that the voice of the Merchants' Association will ever remain the conscience of the factors united for the prosperity and happiness of our City, I thank you all for your kind presence here tonight and trust that you will continue to cheer those who follow us in their devoted efforts for the advancement of San Francisco. Strive always to hold high the cherished banner of civic pride, progress and patriotism. Sustain and strengthen the arms of its advocates. Thus you will make San Francisco the best governed, the most healthful, the most beautiful, the most prosperous city in our blessed land.

SEVENTH ANNUAL MEETING

MERCHANTS' ASSOCIATION.

ACADEMY OF SCIENCES HALL, MAY 29, 1901

Synopsis of the Proceedings.

The seventh annual meeting of the Merchants' Association was held at the Academy of Sciences Hall on Wednesday evening, May 29, 1901. President Dohrmann presided and a large number of Directors and members were present.

ANNUAL REPORT OF THE BOARD.

After the adoption of the minutes of the last meeting of the Association, the secretary read the Annual Report of the retiring Board of Directors, which is published in full on the last page of this number of the REVIEW.

RESULT OF THE ANNUAL ELECTION.

The result of the annual election, as shown by the votes polled and canvassed by the election committee, was the unanimous election of the following fifteen members presented by the nominating committee as the regular ticket: O. D. Baldwin, C. S. Benedict, Charles Bundschu, Foster P. Cole, Andrew M. Davis, W. J. Dutton, M. Greenebaum, Marshal Hale, A. J. McNicoll, W. J. Newman, Edward B. Pond, W. P. Redington, Frank J. Symmes, A. H. Vail, F. H. Wheelan.

RESOLUTIONS UPON RETIRING DIRECTORS.

Director Charles Bundschu delivered the following eloquent address, expressive of the profound appreciation of the Merchants' Association for the valuable services of the retiring members of the Board:

Mr. Chairman and Members of the Association:

As one of the members of the newly elected Board of Directors I wish to give expression, in a measure also on behalf of those similarly concerned, to a feeling of gratitude for the honor and distinction of reelection. To a feeling of gratitude also, that it should be my privilege to emphasize the deep impression of sorrowful solicitude that in the composition of our new Board so many domineering changes should have become necessary. The strenuous efforts of our Nominating Committee did not succeed in retaining in our present organization the most valuable and experienced of our directors, those who have stood with an implied purpose for many years as an incontestable phalanx of strength, harmony and perseverance for the best interests of our Association. We are henceforth to miss the wise and impartial judgment and guidance of our worthy President, Mr. F. W. Dohrmann, and the hearty and powerful co-operation of our 1st and 2d Vice-Presidents, Mr. A. S. Baldwin and Mr. Joseph D. Grant; we will also be deprived of the cordial spirit of our co-directors Mr. Edward H. Mitchell and Mr. Hugo Rothschild, the latter the faithful and unrelenting: "*Noli me tangere*" of our

hard-earned revenues.—Speaking as one of the Directors who has had for a succession of years the good fortune and advantage of association with these gentlemen, I wish to express to them publicly my deepest regret at the necessity of their withdrawal. I am satisfied that from the lips and hearts of everyone of your colleagues today reverberates the melancholy echo of this sentiment and also the most profound declaration of an everlasting remembrance of the congenial fellowship in which we stood so cheerfully together. You have given many valuable hours and days to the promotion of good government in this city—you have faithfully, untiringly and disinterestedly cherished and defended the great principles of honesty and progress in municipal affairs, and while you today retire from this public trust, your shining example will continue to encourage others to follow in your footsteps, and thus to establish in time a higher standard, a brighter conception and a broader and more ideal definition of true citizenship in San Francisco. The Merchants' Association can hardly thank you adequately for your labors and for your successful efforts. Still I take pride and pleasure in offering to the members, assembled in this yearly meeting in connection herewith, the following simple Resolutions for their adoption and ratification:

Resolved, That the Merchants' Association hereby expresses its profound appreciation of the valuable services rendered in behalf of the Association by the five retiring members of the Board of Directors.

Resolved, That their constant devotion to the best interests of the Association and to the welfare of the City merits the highest recognition of every member of the Merchants' Association and every patriotic citizen in San Francisco.

Resolved, That these resolutions be presented to each of the retiring Directors and be spread upon the minutes of the Merchants' Association.

The resolutions were ratified by a unanimous vote and Mr. Bundschu passed them over to the Secretary with a recommendation for further action.

PRESENTATION TO PRESIDENT DOHRMANN.

Ex-Director Manfred S. Kohlberg then made the presentation address to President Dohrmann, and read the resolutions, as published on the first page of the REVIEW. The resolutions were unanimously adopted upon a rising vote, and, on behalf of the Merchants' Association, the beautiful album, signed by all the members of the Association, was presented to President Dohrmann. His impressive response is published in full on the second page of this number of the REVIEW.

EXTRACT FROM THE REPORT OF THE GRAND JURY

May 31st, 1901.

"CIVIL SERVICE COMMISSION—We think this department is well and economically conducted and that the Commissioners are honestly endeavoring to establish the Merit System in the departments of the municipal government under their control. We have investigated reports ad-

verse to the conduct of this Commission, and have failed to find any ground for adverse comment. The Commission has held 47 examinations for which 2242 persons made application. Of this number 1131 applicants passed, 554 were appointed, and 310 are now employed, the need for the others having ceased."

MERCHANTS' ASSOCIATION

REVIEW.

J. RICH D FREUD, - - - - - EDITOR

Circulation, 10,000 Copies.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 7, 8 and 9 Telephone, Main 5945

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW

Our President for Seven Years.

Seven years ago it was our privilege, with forty-six public-spirited citizens, to organize the Merchants' Association for the improvement of San Francisco. It was a self-imposed task fraught with many difficulties. Municipal affairs were then in a chaotic condition. Take the public streets as an example. They were dirty and poorly swept; the pavements on the main thoroughfares were rough and badly kept; sprinkling was done spasmodically by private watering carts; flickering gas jets served for lighting; unsightly poles and wires disfigured the highways. Take the City government as another illustration. An obsolete Consolidation Act, created nearly a half century ago and rendered incongruous by over four hundred legislative amendments, dominated the municipality.

Amid such unfavorable conditions the Merchants' Association was born. Its mission was to remedy these and other evils. The world's history shows that emergencies give birth to leaders. Fortunate indeed was that little group of merchants seven years ago to find, within its limited ranks, one who combined rare administrative and executive talents. In selecting F. W. Dohrmann as the President of the Merchants' Association, its future success was assured and its high destiny sealed.

It is given to few persons to possess many sterling qualities in an eminent degree. Conservative yet progressive, earnest, honest, patient, diligent, patriotic—these, among his other virtues, mark Mr. Dohrmann as a natural leader among men. The most complex problems yielded to his masterly treatment.

Not discouraged by four previous failures of San Francisco to get a new organic law, he conceived the idea of holding the Charter Convention of One Hundred, composed of representatives of all classes of our people. To this Convention the present Charter owes its origin and adoption.

It would far exceed the limits of this article to present a fair estimate of the character and public services of F. W. Dohrmann. Those who have enjoyed intimate association with him can truthfully attest the nobility of his nature. Those who have witnessed the unselfish devotion of his labors, know full well their deserved place in the recent history of San Francisco.

Upon the corner stone so skillfully laid there has been reared numerically the largest organization of progressive merchants in the world. The work so well begun will not pause. The past of the Merchants' Association is but the precursor of still grander results. San Francisco has taken on new hope and renewed life. The labors of the Merchants' Association will not cease until our beloved city has won front rank as a leading metropolis of the world.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

| | |
|-----------------------|------------------------------------|
| FRANK J. SYMMES | President. |
| Thos. Day Co. | |
| CHARLES HUNDSCHU | First Vice-President. |
| Gundlach-Bundschu Co. | |
| ANDREW M. DAVIS | Second Vice-President. |
| The Emporium. | |
| O. D. BALDWIN | Treasurer. |
| O. D. Baldwin & Son. | |
| C. S. BENEDICT | Benedict & Turner. |
| FOSTER P. COLE | John Brenner Co. |
| W. J. DUTTON | Fireman's Fund Insurance Co. |
| M. GREENEBAUM | Greenbaum, Well & Michels. |
| MARSHAL HALE | Hale Bros. |
| A. J. McNICOLL | A. J. McNicoll & Co. |
| W. J. NEWMAN | Newman & Levinson. |
| EDWARD B. POND | San Francisco Savings Union. |
| W. P. REDINGTON | Redington & Co. |
| A. H. VAIL | Sanborn, Vail & Co. |
| F. H. WHEELAN | Southern Pacific Milling Co. |
| J. RICH'D FREED | Secretary and Attorney. |
| L. M. KING | Asst Sec'y and Supt. |

STANDING COMMITTEES.

PUBLIC AFFAIRS.

| | |
|---------------------------|-----------------|
| EDWARD B. POND, Chairman. | A. J. McNicoll. |
| ANDREW M. DAVIS. | A. H. VAIL. |
| MARSHAL HALE. | |

PUBLICITY AND PROMOTION.

| | |
|-----------------------------|------------------|
| CHARLES HUNDSCHU, Chairman. | W. P. REDINGTON. |
| FOSTER P. COLE. | F. H. WHEELAN. |
| W. J. NEWMAN. | |

TRADE AND FINANCE.

| | |
|----------------------------|----------------|
| ANDREW M. DAVIS, Chairman. | W. J. DUTTON. |
| O. D. BALDWIN. | M. GREENEBAUM. |
| C. S. BENEDICT. | |

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS JUNE 1, 1901 - 1285.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS = = Merchants' Association of New York

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

| | |
|-----------------------------|-----------------|
| Amrath & Amrath |124 Sutter |
| Barrow, Wade, Guthrie & Co. |Mills Bldg |
| Langdon Walter G. |Mills Bldg |

ADVERTISING.

| | |
|----------------------|-------------------------------|
| Barabart and Sweeney |42 Second |
| Dodge, Al. Co., The |411 Emma Spreckels Bldg. |

ADVERTISING CARDS.

| | |
|-------------------------|------------------|
| Stuparich Mfg. Co., The |141 Fremont |
|-------------------------|------------------|

AGENTS.

| | |
|-------------------|---------------------|
| Bancroft, Paul |History Bldg |
| Sanderson, Geo R. |233 Montgomery |
| Taylor, H. H. |Mills Bldg |

AGRICULTURAL IMPLEMENTS.

| | |
|----------------------|-----------------|
| Deere Implement Co. |209 Market |
| Hooker & Co. |18 Drumm |
| Osborne & Co., D. M. |15 Main |

ARCHITECTS.

| | |
|-----------------------|---------------------------|
| Curlett, Wm. |314 Phelan Bldg |
| Curtis, John M. |126 Kearny |
| Maggis, Herbert B. |36 Flood Bldg |
| Mooser, William & Son |14 Grant Ave |
| Polk, Wm. |532 Market |
| Reld Bros. |Claus Spreckels Bldg |
| Shea & Shea |26 Montgomery |
| Swain, E. R. |Crocker Bldg |

ART GLASS.

| | |
|-------------------------------------|-----------------|
| California Art Glass, B. & C. Works |120 Second |
|-------------------------------------|-----------------|

ART GOODS.

| | |
|--------------------------|-------------------|
| Cohen, H. |19 Grant Ave |
| Gump, S. & G. |113 Geary |
| Kennedy-Rahjahn Art Co. |19 Post |
| Sanborn, Vail & Co. |741 Market |
| Schueler Bros. |27 Grant Ave |
| Vickery, Atkins & Torrey |224 Post |

ARTIFICIAL STONE PAVING.

| | |
|------------|---------------------|
| Gray Bros. |228 Montgomery |
|------------|---------------------|

ASBESTOS COVERINGS.

| | |
|-----------------------|---------------------|
| McDearmon & Co. |422 Sacramento |
| De Solla-Deussing Co. |129 Spear |

ASPARAGUS CANNERS.

| | |
|--------------------------------|-------------------|
| Hickmott Asparagus Canning Co. |3 California |
|--------------------------------|-------------------|

ASPHALTUM ROOFERS.

| | |
|------------------|-------------------------|
| Bonnet, E. & Son |100 Montgomery Ave |
|------------------|-------------------------|

ASSAYING.

| | |
|--------------------|---------------------|
| Price, Thos. & Son |524 Sacramento |
|--------------------|---------------------|

AUCTIONEERS.

| | |
|--------------------------|------------------------|
| Chase, Fred H. & Co. |1732 Market |
| Dinkelspiel, J. S. & Co. |115 Bush |
| Grady, W. C. |Cor. 6th and King |
| Spear, E. S. & Co. |31 Sutter |

BAGS, BALE ROPE AND BURLAP.

| | |
|-------------------|----------------|
| Gulf Bag Co. |709 Front |
| Schmidt, J. & Co. |115 Drumm |

BAKERIES.

| | |
|-------------------|----------------|
| Prout & Komsthoft |335 Third |
| Stinkins & Thorp |116 Erie |

BANKS AND BANKERS.

| | |
|------------------------------------|--------------------------------|
| American Bank & Trust Co. |200 Montgomery |
| Anglo-California Bank, Limited |206 Sansome |
| Bank of California |400 California |
| Cal. Safe Deposit & Trust Co. |Montgomery and California |
| Canadian Bank of Commerce |California and Sansome |
| Columbian Banking Co. |C. Spreckels Bldg |
| Crocker-Woolworth National Bank of |San Francisco |
| Donohoe-Kelly Banking Co. |106 Montgomery |
| German Savings & Loan Society |526 California |

Germania Trust Co.

Hibernia Savings & Loan Society

London & S. F. Bank, Ltd.

London, Parla & American Bank, Lim-

ited

Mercantile Trust Company of San Fran-

cisco

Murphy S. O.

Mutual Savings Bank of San Francisco

Nevada National Bank of San Francisco

Savings and Loan Society

S. F. Savings Union

Security Savings Bank

Wells Fargo & Co's Bank

BAR FIXTURES.

Flincke, Oscar

BARBERS' SUPPLIES.

Deckelman Bros.

Will & Finck Co.

BARREL MANUFACTURERS.

California Barrel Co.

BATHS.

Farnham, John

BAZAARS.

Emporium and Golden Rule Bazaar

BEER BOTTLERS.

Enterprise Bottling Co.

Fredericksburg Bottling Co.

BELTING—LEATHER.

Cook, H. N. Belting Co.

Heine, Alex.

BICYCLES.

Allen, F. P.

American Bicycle Co.

Christoffer, C. M.

Leavitt & Bill

Pope Manufacturing Co.

Varney, T. H. B.

BULL POSTERS.

Owens, Varney & Green

BOILER WORKS.

Eureka Boiler Works

BOLT MANUFACTURERS.

Payne's Bolt Works

BOOKBINDERS.

Hicks-Judd Co.

Phillips Bros.

BOOKS AND STATIONERY.

American Tract Society

Cunningham, Curtis & Welch

Elder & Shepard

Hammond, J. D.

Hasek & Hergens

Mitchell, E. H.

Payot, Upham & Co.

Robertson, A. M.

S. F. News Co.

Tausz, J.

BOOTS AND SHOES.

Buckingham & Hecht

Cahn, Nickselberg & Co.

Diehle, Chas.

Helm, F. L.

Kast & Co.

Kast-Glanville Shoe Co.

Koenig, F.

Kutz, The G. M. Co.

Maler, Chas.

Miller, M. & Co.

Nolan, J. C. & Co.

Nolan, J. C. & Co.

Philadelphia Shoe Co.

Rosenthal, Feder & Co.

Rosenthal's Inc.

S. F. Shoe House

Siebe Shoe Co.

Sommer & Kaufmann

Sullivan, J. T.

United Workmen's Boot & Shoe Co.

Williams-Marvin Co.

Young, George H.

BREWERIES.

Hibernia Brewery

National Brewing Co.

Phoenix Brewing Co.

Schuster & Krunk

Union Brewing Co.

Wunder Brewing Co.

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co.

Baker, S. F. & Co.

Hermann & Co.

BRIDGE BUILDERS.

Laydon, Darby

S. F. Bridge Co.

BROKERS—CUSTOM HOUSE.

Bellington, P. W.

Bruntch & Reed

Harper, F. F. G. & Co.

Heise, Chas. Ed. & Co.

Mattoon & Dangle

Mayhew, H. B. & Co.

Swayne, Hoyt & Co.

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.

DuVal, W. M. & Co.

Mackie, Wm.

Page Bros.

Palache, R. K.

Flood, Maillard & Schmiedell

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Flood, Maillard & Schmiedell

Hofmann & Woenne

Katz, F. & Sons

Kulerr, Albert

Poly Heilbron & Co.

Stone, Lenn D. & Co.

Taaffe, Wm. & Co.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.

CAPITALISTS.

Bishop, Chas. R.

Center, John

Dean, Walter E.

Denman, James

Ehrenpfort, Wm.

Gage, W. S.

Hayward, Alvin

Hopkins, E. W.

Levy, H. M.

Moore, A. A. Jr.

Phelan, Jas. D.

Schmidt, John A.

Spreckels, Claus

Spring Valley Water Works

Thompson, R. R.

CARPENTERS AND BUILDERS.

McLerie, H. J.

Murray, S. C.

Robinson & Gillespie

CARPETS.

Cordes, W. F.

Guilloneau Bros.

Hulse, Bradford & Co.

Schlueter & Volberg

Sperling & Stulenwald

Walder, D. N. & E. & Co.

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works

Cal. Carpet Cleaning Works

Conklin Bros.

Hampton & Halli

Sanitary Cleaning Co.

Spaulding, J. & Co.

CARRIAGE COMPANIES.

United Carriage Co.

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.

Glenn, A. G. & J. Q.

Grave, B. & Co.

Holmes H. E. & Co.

Larkins & Co.

O'Brien & Sons

Schindler, H. B.

Studebaker Bros. Mfg. Co.

Wertsch, William

CASH REGISTERS.

Autographic Register Co.

Hallowood Cash Register

CATERER.

Wheeler, Chas. S.

CEMETETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery

CENTRAL PARK ASSOCIATION.

McNeill, D. R.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.

CHARCOAL.

Ohlandt, N. & Co.

CHEESE IMPORTERS.

Schlegel & Braker

CHEMICAL WORKS.

California Chemical Works.....
San Bruno Road and 27th
Western Chemical Co.....2214, 26th

CHEMISTS.

Curtis, J. M. & Son.....122 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1240 Market

CHINA DECORATORS.

Perley, M. E.....215 Post

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Fascoe, J. C.....305 Battery

Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell

Aubin, Aug. H.....1 Grant Ave

Blackwater, M. & Co.....223 Montgomery

Brandt, Jacob.....415 Battery

Cartier, Dan P.....342 Market

Drinkhouse, J. A. Co.....225 Battery

Gunn, M. A. & Co.....203 Kearny

Heyneman, Herman.....204 Sacramento

Judell, H. L. & Co.....314 Sacramento

Lane & Connelly.....204 Market

Lansend, L. I.....401 Geary

Law, Wm. P.....24 California

Leichtschke Bros.....419 Market

Michalitschke, Chas.....101 Grant Ave

Ordenstein, Max.....322 Battery

Plagemann, H. & Co.....314 Sansome

Rinaldo Bros. & Co.....300 Battery

Schoenfeld, Jonas.....508 Washington

Schmidt & Bendin.....3 Battery

Wertheimer Co., The.....3 Battery

Willard Bros.....638 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....N.E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Well, W. M. Co.....106 Pine

CLEANSING COMPOUND.

Utico Cleansing Compound Co.....21 Spear

CLOAK AND SUIT HOUSES.

Caldeau, Armand.....114 Kearny

Columbia Cloak and Suit House.....1022 Market

Davidson, D. M. & Co.....52 First

Golden Gate Cloak and Suit House.....1230 Market

Kelly & Liebes.....120 Kearny

Messager, E.....716 Market

Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....22 Montgomery

Brown Bros. & Co.....121 Sansome

Frank Bros.....535 Kearny

Gildea, J. J.....22 Montgomery

Hirsch Bros.....927 Kearny

Hoffman, Rothchild & Co.....11 Battery

Jewell, G.....530 Kearny

Kellus, Chas. & Co.....132 Kearny

Mandel, Purch & Wiener.....125 Sansome

Merle, L. V.....8th and Mission

Neustadter Bros.....133 Sansome

Praeger, A. J. & Sons.....357 Market

Raphael, S.....8 Kearny

Ross Bros.....Kearny and Post

Summerfield & Roman.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....144 Stewart

Brooke, Peyton H.....Mills Building

Campbell, Arthur G.....524 Second

Cornwall, P. B.....204 Front

Fritch, Geo.....110 East

McMann, Wm., S.W. cor. Polk & Washington

Middleton, John.....309 Stockton

Morton, Thomas.....674 Geary

Oregon Coal & Navigation.....Broadway & East

Rosenfeld, J. John Sons.....202 Sansome

San Francisco & San Joaquin Coal Co.....515 Safe Deposit Bldg

Stafford, W. G. & Co.....214 East

Wainwright & Easton.....131 Folsom

Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington

Armstrong, J. K. & Co.....138 Market

Blatt, D. & Co.....520 Sansome

Caffrey, John.....21 Sutter

California Product Co.....124 California

Christy & Wise Com. Co.....327 Sansome

Cutter & Mosely.....302 California

Dallman, L. & Co.....22 Clay

Hume, R. D. & Co.....421 Market
Hyman Bros.....204 Sansome
Ivanovich, J. & Co.....202 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co.....Sacramento & Davis
Lecor, C. J. & Co.....524 Sansome
Levy, S. M. & Co.....304 Clay
Lichtenberg, William.....115 Sansome
Loeb, R.....303 California
Loeza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Macpherson, A. M.....215 Washington
Martin, Feuler & Co.....309 Clay
McLeod, Daniel.....321 Bush
Mendall, A. & Co.....220 California
Pettigrew, John M.....324 Davis
Phillips, M. & Co.....202 Market
Porter Bros. & Co.....Washington & Drumm
Price, W. O. & Co.....413 Front
Scatena, L. & Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis E. Co.....120 Sansome
Southern Pacific M. Co.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Tomanovich & Co.....327 Front
Welch & Co.....220 California
Westmore Bros.....415 Washington
Whitney, Bros. & Co.....101 California
Wicks, E. C. & Co.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Bone.....321 Davis
Wolfe, Max & Co.....423 Front
Wolf, William & Co.....327 Market
Young, Carlos G.....122 Davis
Zentner, J. & Co.....Front & Washington

CONFECTIONERS.

Bernhelm & Blum.....Polk & Sutter
De Martini, L. Supply Co.....514 Front
Gruenewagen & Co.....20 Kearny
Guillet, Chas.....305 Larkin
Haas, Geo. & Son.....310 Market
Hornada, Adolph.....222 Battery
Lechten Bros.....1215 Polk
Mackey, Frank.....32 Kearny
Robert, Geo. F. & Co.....Polk and Bush
Rothschild & Ehrenfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seldi, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....811 Front

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery

Macdonald, J. G.....1120 Market

Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....123 California

CHOCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine

Cowen & Cowen.....313 Market

Nathan-Dohrmann Co.....122 Sutter

Schloss Crockery Co.....403 Market

Sternhelm, S. & Son.....528 Market

Wehrli, Albert.....1209 Stockton

Wieder, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Ayres & Co.....208 Front

Boards, J. B. Dreyage Co.....22 Drumm

Emmons, G. W.....212 California

Fairbank & Ruggles.....100 California

McNab & Smith.....205 Davis

Morton Draying & Whse. Co., The.....110 Battery

Overland Freight Transfer Co.....5th & King

Raubinger Bros.....305 Sacramento

Rode, C. B. & Co.....404 Battery

Strauss, K.....118 Battery

Teale & Co.....708 Sacramento

Union Transfer Co.....Bryant & Second

Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....323 Leavenworth

Beyley, E. P.....227 Grant Ave

Boerick & Runyon.....231 Sutter

Brommell, J. G. B.....2501 California

Burnett, W. C. Co.....8 Turk

Clough, Frank.....400 Ellis

El Monte Pharmacy.....640 Post

Esters von Krakau, W.....25th & Polk

Ferry Drug Co.....3 Market

Fletcher, David M.....S.W. cor. Van Ness Ave. & Geary

Gates, J. R. & Co.....417 Sansome

Laine, Rd. Dr. Co.....699 McAllister

Langley & Michaels Co.....34 First

Leipnitz, G. & Co.....250 Sutter

Longfield's Pharmacy.....202 Stockton

Mack & Co.....13 Fremont

No Percentage Drug Co.....349 Market

Owl Drug Co.....1128 Market

Redington & Co.....23 Second

Curtin, C.....911 Market
Davis, R. D. & Co.....Geary and Grant Ave
Dinkelspiel, L. & Sons.....32 Battery
Graf Bros.....349 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros.....979 Market
Kohlberg, Straus & Frohman.....107 Post
Kennedy, R. T. Co.....1106 Market
Lippmann Bros.....495 Hayes
Livingston Bros.....123 Post
Mason, J. & Co.....125 Sansome
Michele & Wand.....36 Kearny
Moran, J. M. & Co.....1909 Market
Murphy, Grant & Co.....Sansome & Bush
Muser, Otto.....12 Phelan Bldg
Newman & Levinson.....123 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph.....1415 Stockton
Quinn, J. E.....1401 Polk
Sache Bros. & Co.....Sansome and Bush
Samuels Lace House Co., The D.....235 Sutter
Schmidt, Ben J. & Co.....125 Sansome
Schoenholtz Bros. & Co.....110 Sixth
Silverman, J.....223 Third
Steen, M. A.....Geary and Powell
Strauss, L. & Co.....16 Battery
Weill, Raphael & Co.....Kearny and Post
Weinstein, Lubin & Co.....Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing & Cleaning Works.....The

Hickman, Henry.....3915 Sacramento

Snow, J. & Co., Dyeing & Cleaning Works.....3 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College.....205 Larkin

Heald's Business College.....24 Post

S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRICAL AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont and Howard

Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission

Cal. Electrical Works.....409 Market

Electric, Railway & Manufacturers Supply Co.....548 Mission

General Elec. Works, The J. M. 421 Montgomery

Klein Elec. Works, The J. M. 421 Montgomery

Summerhayes, W. R.....627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co.....Mills Bldg.

ELECTRO-PLATERS.

Deniston's San Francisco Plating Works.....743 Mission

Golden West Plating Works.....103 Beale

S. F. Novelty Plating Works.....515 Mission

ELEVATOR MANUFACTURERS.

Cahill & Hall Elevator Co.....133 Beale

Hall, C. & Co.....315 Fremont

Holman, W. L. & Co.....210 Front

McNicol, A. J. & Co.....123 Main

Otis Elevator Co.....Mills Bldg

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS-HYDRAULIC AND MECHANICAL.

Cobb & Hasselmeyer.....53 Thurlow Block

ENGINEERS' SUPPLIES.

Pickhall, M. & Co.....106 Fremont

Rip. Eng. & Supply Co., Fremont and Mission

Winans, J. C.....151 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co.....113 Front

EXPORTERS AND IMPORTERS.

Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co.....415 C. Spreckels Bldg

FIREWORKS.

California Fire Works Co.....119 Front

FISH DEALERS.

Drysellus & Co.....33 Cal. Market

FLORISTS.

Jaquemet, J. & Co.....506 Eureka

McLellan Bros.....1713 Washington

Slevers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....123 Crocker Bldg

FLOUR MILLS.

Geming, Palmer M. Co.....114 Sacramento

Hins & Flagemann.....120 Mission

Sperry Flour Co.....134 California

Stockton Milling Co.....113 California

FRUITS AND VEGETABLES.

Poster, C. M. & Co.....727 Market

Omy & Goetting.....California Market

FURNITURE-HOUSE AND OFFICE.

Arnoson, A.....349 Post

Meyer, Chas. M. & Co.....1201 Market
Riosne, W. & J. & Co.....114 Post
Smith, Furniture Co., A. B.....122 Ellis
Sterling Furniture Co.....1026 Market
Weber, C. F. & Co.....399 Post
Wilson Bros.....1710 Market
Yamman & Erbe Mfg. Co.....23 New Montgomery

FURNITURE MOVING COMPANIES.

Gislow, L.....68 Larkin

FURS.

Berwin & Ganner.....119 Kearny

Hoefflich, Albert.....116 Grant Ave

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anapacher Bros. | 214 Pine |
| Chase, W. W. Co. | 1134 Market |
| Ellis, H. C. & Co. | 106 Steuart |
| Goss, Chas. E. | 1100 Mission |
| Meyer, Albert | 230 1/2 Geary |
| Moore, Ferguson & Co. | 310 California |
| Morrow, Geo. & Co. | 303 California |
| Peters & Cowie | 591 Sixth |
| Scott & Magner | 615 Sixth |
| Somers & Co. | 664 Sixth |
| Vermell, J. L. | Seventh and Brannan |

HEATING AND VENTILATING.

| | |
|-------------------------|-----------|
| Royal Heating Co., Inc. | 210 Mason |
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HORSE SHOEING.

| | |
|-------------|-----------|
| Odea Martin | 128 Geary |
|-------------|-----------|

HOTELS.

| | |
|--------------------------|-------------------|
| California Hotel | Bush, near Kearny |
| Colonial Hotel | Pine & Jones |
| Gallagher, John P. | Langham Hotel |
| Glass & Trewella | Windsor Hotel |
| Helm & Saxtorph | Baldwin House |
| Hotel Rafael | San Rafael |
| Hotel Bella Vista | 1001 Pine |
| Kirkpatrick, John C. | Palace Hotel |
| Oceanic Hotel | Montgomery |
| Stewart, M. & C. | 431 Ellis |
| St. Nicholas | Market & Hayes |
| Turpin, F. L., The Royal | 126 Ellis |

HOUSEHOLD UTENSILS.

| | |
|---------------|-----------|
| Wiester & Co. | 22 Second |
|---------------|-----------|

ICE DEALERS.

| | |
|-----------------------------------|------------|
| Consumers' Ice Co. | 420 Eighth |
| Merchants' Ice & Cold Storage Co. | 212 Clay |
| Union Ice Co. | 785 Fourth |

INSURANCE.

| | |
|--|---------------------------|
| Ampel & Bruckman | 208 Sansome |
| Alliance Assurance Co. | 415 California |
| Bagg & Stovel | 411 California |
| Berthau, Cesar | 423 California |
| Butler & Hewitt | 413 California |
| Com'l Union Assurance Co. | 416 California |
| Craig, Hugh | 210 Sansome |
| Davis, J. B. F. & Son | 215 Sansome |
| Dornin, Geo. D. | Sansome and Bush |
| Fireman's Fund Insurance Co. | 401 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Forbes, A. B. & Son | Mutual Life Bldg |
| Grant, Geo. F. | 221 Sansome |
| Gutte & Frank | 303 California |
| Harold, Rudolph Jr. | 415 California |
| Ins. Co. of North America | 412 California |
| Landers, William J. | 206 Sansome |
| Liverpool & London & Globe Ins. Co. | The |
| Manheim, Dibern & Co. | 217 Sansome |
| Milwaukee Mechanics' Ins. Co. | 410 California |
| Nathan & Kingston | 501 Montgomery |
| New York Life Ins. Co. | 1112 Bldg |
| New Zealand Ins. Co. | 312 California |
| Norwich Union Fire Ins. Society | 314 California |
| Pacific Mutual Life Ins. Co. of California | Montgomery and Sacramento |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. T. | 214 Pine |
| Phoenix Mutual Life Ins. Co. | 1306 |
| Potter, Edward E. | 822 Montgomery |
| Preferred Accident Insurance Co. | Mills Bldg |
| Shields, A. M. | Crocker Bldg |
| Transatlantic Fire Ins. Co. | 218 Sansome |
| Turner, Geo. W. | 315 Safe Deposit Bldg |
| Voss, Conrad & Co. | 204 Sansome |
| Waller, L. P. F. | 406 Montgomery |
| Watt, Rolla V. | Pine & Sansome |

IRON WORKS.

| | |
|----------------------|-------------|
| California Iron Yard | 640 Second |
| Morton & Hedley | 234 Fremont |
| Vulcan Iron Works | 505 Mission |

JAPANESE PRODUCTS AND FANCY GOODS.

| | |
|--------------------|-------------|
| Marsh, G. T. & Co. | 214 Post |
| Nippon Company | 403 Geary |
| Solomon, C. Jr. | 422 Battery |

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 15 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|----------------------|
| Baldwin Jewelry Co. | 844 Market |
| Barth, Rudolph | 141 Post |
| Brittain & Co. | 22 Geary |
| California Jewelry Co. | 134 Sutter |
| Eisenberg, A. & Co. | 126 Kearny |
| Gindemann, W. | 5 Third |
| Gotheck & Hadenfeldt | 274 Kearny |
| Hall, A. I. & Son | 643 Market |
| Judia, Alphonse | 4 Chronicle Bldg |
| London Diamond Co. | 35 New Montgomery |
| Lundberg & Lee | 232 Post |
| Nordman Bros. | 134 Sutter |
| Phelps & Adams | 120 Sutter |
| Redke & Co. | 118 Sutter |
| Rothchild & Hadenfeldt | 274 Kearny |
| Schumacher & Co. | 621 Market |
| Schusler, M. & Co. | Claus Spreckels Bldg |
| Schwartz, K. O. | 502 Battery |
| S. F. Diamond House | 225 Sutter |
| Shreve & Co. | Crocker Bldg |
| Sorensen, James A. | 108 Sixth |
| Vanderslice, W. K. & Co. | 126 Sutter |

JEWELERS' SUPPLIES.

| | |
|--------------------|------------|
| Armer & Weinschank | 287 Sutter |
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KNITTED GOODS.

| | |
|----------------------------|----------|
| Gantner & Mattern | 30 Post |
| Master, J. J. Knitting Co. | 60 Geary |

LADIES' FURNISHING GOODS.

| | |
|---------------------------|-------------|
| Davis, Schoenwasser & Co. | 134 Post |
| Jacobs & Co. | 112 Kearny |
| Magnin & Co. | 520 Market |
| Marke Bros. | 1210 Market |
| Rosenthal, S. & Co. | 577 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Flamm, G. | 1435 Polk |
| Frances, M. | 796 Sutter |
| Lowenthal & Co. | 814 Market |

LAMPS.

| | |
|----------------|-------------|
| Bosch Lamp Co. | 585 Mission |
|----------------|-------------|

LAUNDRIES.

| | |
|---------------------------|---------------|
| Empire Laundry Co. | 765 Bryant |
| La Grande Laundry | 23 Powell |
| S. F. Laundry Association | 83 Geary |
| U. S. Laundry Association | 311 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Bancroft-Whitney Co. | 438 Montgomery |
|----------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|-------------------|----------------|
| Conrad & Goldberg | 730 Montgomery |
| Kohlberg & Co. | 626 Washington |
| London, H. | 540 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|---------------------|----------------|
| Blaugier & Co. | 401 Front |
| Brown & Adams | 108 Battery |
| Frank, S. H. & Co. | 476 Battery |
| Hampham & Jansen | 624 Washington |
| Klopper & Duffer | 269 Mason |
| Kullman, Sala & Co. | 106 Battery |
| Stoll & Van Bergen | 546 Market |
| Wegner Leather Co. | 806 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 516 California |
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LIME AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|---------------------------------|----------------|
| California Lithograph Co. | 614 Clay |
| Bosqui Printing & Engraving Co. | 523 Clay |
| Britton & Rey | 525 Commercial |
| Mutual Label & Litho Co. | 23 Main |
| Union Lithograph Co. | 325 Sansome |

LIVERY STABLES.

| | |
|---------------------|------------|
| Clemens, C. J. | 409 Taylor |
| Kelly, Thos. & Sons | 1629 Pine |
| McCord, Aler & Co. | 221 Ellis |

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Albion Lumber Co. | Fifth & Hooper |
| Blyth & Trotter | Spear & Mission |
| Casper Lumber Co. | 20 California |
| Doe, Chas. F. & Co. | 101 Howard |
| Dolbeer & Carson | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Haywood, Franklin | 18 California |
| Hibbs, F. A. & Co. | Santa Cruz |
| Hooper, C. A. & Co. | 294 Front |
| Jones, Richard C. & Co. | 738 Bryant |
| Meyer, Adolph | 1619 Devaladero |
| Morrison Lumber Co. | 732 Brannan |
| Pope & Talbot | 314 California |
| Renton, Holmes & Co. | 35 Steuart |
| Scott & Van Arsdale L. Co. | 5th & Brannan |
| S. F. Lumber Co. | Third & Berry |
| Simpson Lumber Co. | 64 California |
| Sparks L. Co. of S. F. | 21 Fremont |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 147 Spear |

MACARONI MANUFACTURERS.

| | |
|------------------------------|----------------|
| California Italian Paste Co. | 347 Sacramento |
|------------------------------|----------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|------------------|
| Brownell, Jas. S. | 152 Market |
| California Tool Works | 143 Beale |
| Cyclops Iron Works | 223 Main |
| Evans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert | 108 Main |
| Martin Pipe & Foundry Co. | 33 New Monty's |
| Messe & Gottfried Co. | 187 Fremont |
| Moore, Chas. C. & Co. | 32 First |
| Oriental Gas Engine Works | 229 Polson |
| Pacific Tool & Supply Co. | 198 First |
| Parker & Lacy Co. | 21 Front |
| Ralston Iron Works | 22 Howard |
| Tatum & Bowen | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 244 First |
| Union Iron Works | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|-------------------------------------|----------------|
| Eberhard & Co. The Geo. F. | 12 Drumm |
| Hughson & Merton | 106 Front |
| Marsh & Kidd | 522 Market |
| Pacific Coast Manufacturers' Agency | 183 Market |
| Port & Co. | 123 California |
| Prindle, Frank M. Co. | 16 Second |
| Robinson & Towart | 226 Bush |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 1 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schrock, W. A. | 21 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|----------------------|----------------|
| Atkins, R. C. & Sons | 123 Montgomery |
| Baumel, Fred J. | 1808 Market |

| | |
|---------------------------|----------------|
| Berman, G. | 48 Ellis |
| Brenner-Ulman Co., The | 17 Battery |
| Bullock & Jones Co. | 106 Montgomery |
| Cartier & Kelly | 7 Battery |
| Clubb, Peabody & Co. | 1204 Market |
| Gibson J. T. Bros. | 21 Battery |
| Greenbaum, Weil & Michels | 17 Sansome |
| Hansen & Elrick | Market & Third |
| Hart, M. | 400 Kearny |
| Lawson, J. L. & Co. | 953 Market |
| Meyerstein Co. | 6 Battery |
| Morgan Bros. | 129 Montgomery |
| Schoenfeld, Adolph | 1334 Market |
| The Toggery | 623 Market |
| Webster, Jas. S. & Sons | 622 Market |

MERCHANT TAILORS.

| | |
|---|----------------------|
| Bliss, Charles | Claus Spreckels Bldg |
| Block & George | 119 Sutter |
| Borck & Rosenberg | 135 Stockton |
| Groswell, W. L. Co. | Crocker Bldg |
| Lyons, Leon | 1117 Market |
| Lyons, Charles | 721 Market |
| Pohelm, J. T. | 1110 Market |
| Reid, John | 907 Market |
| Silver Dollar Tailoring & Repairing Co. | 1835 Fillmore |
| Smith, J. | 806 Market |
| Williams Bros. | 111 Sutter |

METAL WORKS.

| | |
|----------------------------------|-------------|
| American Can Co. | 209 Mission |
| Flint, John Metal Works | 313 Howard |
| New England Novelty & Metal Wks. | 116 Second |
| Pacific Metal Works | 139 First |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 431 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|----------------------------|-----------------|
| Berkeley Farm-N. J. Nelson | 1225 Polson |
| Cal. Milk Producers' Assn. | 428 Turk |
| Jersey Farm Co. | 551 Howard |
| Millbrae Company | Ninth & Mission |
| S. F. Cream Depot | 1525 Mission |

MILLINERY.

| | |
|---------------------|-------------|
| Coughlen, Jee | 919 Market |
| Hins & Landt | 643 Market |
| Holm & Nathan | 612 Market |
| Muller & Ray | 612 Market |
| Spencer & Mittal | 1024 Market |
| Topitz, R. L. & Co. | 645 Market |

MILLWRIGHTS.

| | |
|-----------------------|-------------|
| Dibert Bros. Mfg. Co. | 225 Mission |
|-----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Ergers, Chas. & Co. | 118 Eureka |
| Mt. Shasta Mineral Spring Co. | 8th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 63 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|------------------------|
| Alaska Treadwell Gold Mining Co. | Mills Bldg |
| Hourn, W. B. | 401 California |
| Rouvier, Alfred | 324 Pine |
| Quatre, Geo. | Cal. Safe Deposit Bldg |

MISCELLANEOUS FIRMS.

| | |
|----------------|---------------|
| Buckman, A. E. | 25 Montgomery |
|----------------|---------------|

MUNICIPAL ENGINEERS.

| | |
|----------------------|---------------------|
| Ridley, A. E. Brooke | 698-89 Parrott Bldg |
|----------------------|---------------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtas, Benj. & Son | 20 O'Farrell |
| Hughson & Co. | 23 Stevenson |
| Kohler & Chas. | 23 O'Farrell |
| Mauvals, The Zeno Music Co. | 769 Market |
| Mauzy, Byron | 806 Post |
| Sherman, Clay & Co. | 183 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Burr, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Heineman, H. M. | 109 Sansome |
|-----------------|-------------|

NOVELTY AGENT.

| | |
|----------------|-------------|
| Hentham, W. C. | 1532 Market |
|----------------|-------------|

OILS.

| | |
|---------------------------------|---------------|
| Arctic Oil Works | 80 California |
| Standard Oil Co. | 121 Market |
| Weed, F. P., Sec'y Lion Oil Co. | 327 Market |

OPTICIANS.

| | |
|--------------------------|------------|
| Bertling Optical Co. | 18 Kearny |
| California Optical Co. | 319 Kearny |
| Chion-Bertie Optical Co. | 391 Market |
| Hirsch & Kaiser | 7 Kearny |
| Kahn, H. & Co. | 642 Market |

OYSTER DEALERS.

| | |
|------------------------|---------------------|
| Darbee & Immel | 30 Union Sq. Market |
| Morgan Oyster Co., The | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|-----------------------------|------------|
| Alaska Packers' Association | 306 Market |
|-----------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|-------------------|-------------|
| Sorsala Fruit Co. | 161 Sansome |
|-------------------|-------------|

PAINTS AND OILS.

| | |
|-------------------------|--------------|
| Basch-Huetter Paint Co. | 49 Ellis |
| Fuller, W. P. & Co. | Pine & Front |
| Magner Bros. | 323 Front |
| Nason, R. N. & Co. | 115 Front |
| Whittier-Cebura Co. | 30 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Brace, N. | 3020 Sixteenth |
| Bradley & Son | 922 Mission |
| Dwyer, L. J. | 40 New Montgomery |
| Fraser, John F. | 304 Stockton |
| Gerk & Weber | 717 Larkin |
| Hartmann Paint Co. | 119 Third |
| Rienecker, Chas. | 3726, 234 |
| Schnee, Gustave | 302 Stockton |
| St. Denis, J. & Co. | 320 Sutter |
| Stader, C. | 401 Bush |
| Stein, M. | 769 Market |
| Swan, J. S. | 717 Market |

PAPER BOXES.

| | |
|-----------------------------|------------|
| Pacific Fold, P. B. Factory | 14 Fremont |
|-----------------------------|------------|

PAPER AND PAPER BAG MANUFACTURERS.

| | |
|------------------------|-------------|
| Crown Paper Co. | 707 Front |
| Union Bag & Paper Co. | 406 Front |
| Union Pulp & Paper Co. | 427 Sansome |

PAPER PATTERNS.

| | |
|-------------------------------------|----------|
| Butterick Publishing Co., Ltd., The | 201 Post |
|-------------------------------------|----------|

PATENT DOOR OPENERS AND CLOSERS.

| | |
|-------------------|-----------------|
| Rischmuller, Geo. | 2449 Nineteenth |
|-------------------|-----------------|

PHARMACEUTICAL PREPARATIONS.

| | |
|--------------------------|-------------------|
| California Fig Syrup Co. | 393 Church |
| Gordin-Gladys Co. | 514 Pine |
| Law, Herbert E. | 2304 Van Ness Ave |
| Worden, Clinton E. & Co. | 214 Townsend |

PHOTOGRAPHERS.

| | |
|-----------------|-------------|
| Sewell, Daniel | 1026 Market |
| Taber Photo Co. | 121 Post |

PHOTO ENGRAVERS.

| | |
|------------------------------|-------------------|
| Bolton & Strong | 510 Montgomery |
| Sunset Photo & Engraving Co. | 106 Union Sq. Av. |

PHOTOGRAPHIC SUPPLIES.

| | |
|-------------------|------------|
| Bacon, Wm. O. | 30 Post |
| Kirk, Geary & Co. | 230 Sutter |

PICKLE MANUFACTURERS.

| | |
|--------------------------------|----------------|
| Fisher Packing Co. | 503 Commercial |
| Loeffler, John | 427 Fifth |
| Pacific Vinegar & Pickle Works | 123 Davis |

| | |
|-------------------------|--------------------|
| Law, Harthand..... | 2304 Van Ness Ave |
| Mackay, John W..... | 7 Nevada Block |
| Martel, J. L..... | Mountain View, Cal |
| Marye, Geo. T., Jr..... | 234 Montgomery |
| Rodgers, Arthur..... | 16 Nevada Block |
| Shields Estate Co..... | 324 Bush |
| Wells, W. H..... | Millie Bldg |
| Wilson, A. W..... | Hotel Richieu |

PUMPING MACHINERY.

| | |
|-------------------------------------|------------|
| Dow, Geo. E. Pumping Engine Co..... | 149 First |
| Jackson, Byron Machine Works..... | 411 Market |

REAL ESTATE DEALERS.

| | |
|-------------------------------------|--------------------------|
| Aeshon & Gardiner..... | 411 Montgomery |
| Babin, Landry C..... | 418 Kearny |
| Baldwin & Howell..... | 10 Montgomery |
| Baldwin, O. D. & Son..... | 22 Montgomery |
| Bresce, G. L. & Co..... | 412 Pine |
| Buckingham, A. B..... | 26 Montgomery |
| Broham & Marsh Co..... | 20 Montgomery |
| Center & Spader..... | 11 Montgomery |
| Coffin, D..... | 3323 Mission |
| Crim, W. H. & Co..... | 118 Montgomery |
| Davis, Alfred E..... | 230 Montgomery |
| Edwards & Co..... | 638 Market |
| Filino, Sanders & Co..... | 233 Montgomery |
| Gleelman, William, Trustee..... | 120 Phelan Bldg |
| Hendrickson, William & Co..... | 614 Claus Spreckels Bldg |
| Heyman, Jacob & Son..... | 117 Sutter |
| Hibb, F. A. Co..... | Santa Cruz |
| Hooker & Leach..... | 14 Post |
| Madison & Burdette..... | 628 Market |
| Marce, Thos. & Sons..... | 6 Montgomery |
| Manning, H. S..... | 3556 Washington |
| McAfee Bros..... | 108 Montgomery |
| McElroy, R. D..... | 4 Phelan Bldg |
| Oliver, B. P..... | 114 Montgomery |
| Patterson, Geo. W. H. & Co..... | 11 City Hall Sq. |
| Pfeiff, John..... | 14 Post |
| Reed, J. J. & Co..... | 112 Montgomery |
| Schlesinger, Nathan..... | 304 Montgomery |
| Shawwald, Buckbee & Co..... | 210 Montgomery |
| Smith, Julien..... | 420 Montgomery |
| Strassburger, I. & Co..... | 340 Pine |
| Thistleton, Geo. & Co..... | Ocean View |
| Umbein, G. H. & Co..... | 14 Montgomery |
| Von Rhein Real Estate Co., Inc..... | 613 California |

RECREATION GROUNDS.

| | |
|----------------|------------------|
| Herman, R..... | Harbor View Park |
|----------------|------------------|

REFINERS.

| | |
|--------------------------------|----------------|
| Selby Smelting & Lead Wks..... | 418 Montgomery |
|--------------------------------|----------------|

RESTAURANTS.

| | |
|----------------------------|------------------------|
| Bay State Restaurant..... | 23 Stockton |
| Berges, John..... | 332 Pine |
| Bresce & Bros..... | N.E. cor. Eddy & Mason |
| Brusse, M. A..... | 70 Third |
| Christensen, M. A. C..... | 26 Fifth |
| Collins & Wheeland..... | 323 Montgomery |
| Detjen & Mengel..... | 36 Market |
| Flecher, B. A..... | 122 O'Farrell |
| Galland, F. B..... | 205 Kearny |
| Quitzell & Malenfant..... | 110 O'Farrell |
| Johnson Restaurant Co..... | 23 Montgomery |
| Krone, F. W..... | 36 Geary |
| Larsen, C. G..... | 18 Eddy |
| Loupy, Noel P..... | 126 Geary |
| Pape & Falch..... | Turk & Mason |
| Peterson, P..... | 628 Kearny |
| Pouchan & Schuster..... | 33 O'Farrell |
| Priet, P. & Co..... | Geary & Stockton |
| Ruediger & Loesch..... | 111 Larkin |
| Schwarz & Beth..... | O'Farrell & Market |
| Swain, Frank A..... | 213 Sutter |
| Techau, R. J..... | Mason, near Ellis |
| Westefeld, P. & Co..... | 1035 Market |
| Wicker & Hermanson..... | Market & Pa Ave |
| Yong, H. H..... | 223 Kearny |
| Zikand, Chas. A..... | 927 Market |

RIGGERS.

| | |
|---------------------|-----------|
| Servant & Rice..... | 17 Howard |
|---------------------|-----------|

RUBBER GOODS.

| | |
|-------------------------------------|-------------------|
| Bost. Wov. Hose & Rubber Co..... | 14 Fremont |
| Bowers Rubber Co..... | 42 Sacramento |
| Goodyear Rubber Co..... | 577 Market |
| G. P. and Rubber Mfg. Co., The..... | 30 Fremont |
| Morgan & Wright..... | 306 Larkin |
| N. Y. Belting & Packing Co..... | 509 Market |
| Occidental Rubber Co..... | 35 New Montgomery |
| Winslow, C. R. & Co..... | 44 Second |

SAFES.

| | |
|-------------------------------|----------------|
| Hall's Safe & Lock Works..... | 609 Market |
| Hermann Safe Co..... | 417 Sacramento |
| Parcells-Greenwood Co..... | 216 California |

SAW WORKS.

| | |
|---------------------------|-------------|
| California Saw Works..... | 210 Mission |
| Simonds Saw Co..... | 33 Market |

SCHOOL AND KINDERGARTEN SUPPLIES.

| | |
|-------------------------|----------------|
| Bradley, Milton Co..... | 122 McAllister |
|-------------------------|----------------|

SCOTCH TWEEDS.

| | |
|-----------------|------------|
| Craig Bros..... | 120 Sutter |
|-----------------|------------|

SCREENING AND TRANSPORTATION OF COAL.

| | |
|------------------------------------|---------|
| Excelsior Coal & Screening Co..... | 6 Spear |
|------------------------------------|---------|

SCREEN WORKS.

| | |
|--------------------|-----------|
| Quick, John W..... | 221 First |
|--------------------|-----------|

SEARCHERS OF RECORDS.

| | |
|-----------------------|----------------|
| Simpson & Millar..... | 418 Montgomery |
|-----------------------|----------------|

SECTY MERCHANTS' ASSOCIATION.

| | |
|-----------------------|-------------|
| Freud, J. Rish'd..... | Millie Bldg |
|-----------------------|-------------|

SEEDS AND GRAIN.

| | |
|------------------|-------------|
| Brown, E. J..... | 515 Sansome |
| Hillens, F..... | 208 Davis |

SEEDS AND PRODUCE.

| | |
|------------------------------|-----------|
| Volkmann, Chas. M. & Co..... | 408 Front |
|------------------------------|-----------|

SEWER PIPE AND TERRA COTTA.

| | |
|--|-------------|
| Clark, N. & Sons..... | 17 Spear |
| Gladding, McBean & Co..... | 1354 Market |
| Stetger Terra Cotta & Pottery Works..... | 1556 Market |

SEWING MACHINES.

| | |
|--|-------------|
| Evans, J. W..... | 1021 Market |
| Singer Mfg. Co..... | 22 Post |
| White Sewing Machine Co..... | 300 Post |
| Willcox & Gibbs Sewing Machine Co..... | 334 Post |

SHEET IRON AND PIPES.

| | |
|--------------------------|------------|
| Smith, Francis & Co..... | 33 Fremont |
|--------------------------|------------|

SHIP BUILDERS.

| | |
|----------------------------|---------------|
| Hay & Wright..... | 35 Stewart |
| Turner, M. W..... | 40 California |
| Whelan, John A. & Bro..... | 250 Spear |

SHIP CHANDLERS.

| | |
|---------------------------|-----------|
| Foard, L..... | 11 Market |
| Josselyn, O. M. & Co..... | 33 Market |
| Lewis, Anderson & Co..... | 24 East |

SHIPPING AND COMMISSION.

| | |
|--|-----------------------|
| Alexander & Baldwin, Ltd..... | 308 Market |
| Balfour, Guthrie & Co..... | 318 California |
| Chapman, W. B..... | 123 California |
| Dellus & Co..... | 209 Safe Deposit Bldg |
| Dickmann & Co..... | 421 Market |
| Grace, W. R. & Co., N.E. cor. Cal. & Battery | |
| Johnson-Locke Mercantile Co..... | 123 California |
| Knudsen, C. N. & Co..... | 123 Davis |
| Lund, Henry & Co..... | 214 California |
| Marcus, Geo. & Co..... | 232 California |
| Mitru & Co..... | 415 Safe Deposit Bldg |
| McNear, O. W..... | 226 California |
| Meyer, Wilson & Co..... | 210 Battery |
| Newhall, H. M. & Co..... | 309 Sansome |
| Ott, McAllister & Co..... | 109 California |
| Parrott & Co..... | 308 California |
| Phelan, Chas. W. & Co..... | 124 California |
| Phelan, J. & Co..... | 504 Jackson |
| Plummer, Geo. E. & Co..... | 54 Steuart |
| Rosenbaum Bros..... | 204 Front |
| Spreckels, J. D. Bros. & Co..... | 327 Market |
| Ulrichs, J. F..... | 122 Clay |
| Williams, Dimond & Co..... | 202 Market |

SHIPSMITHS.

| | |
|----------------------------|-----------|
| Christoffersen & Tway..... | 420 Beale |
|----------------------------|-----------|

SHIRT MANUFACTURERS.

| | |
|--|----------------|
| Beamish, P..... | Columbia Bldg. |
| Ide Geo. P. & Co..... | 625 Market |
| Lautermilch, The L. Shirt Mfg. Co..... | 328 Bush |

SILK MANUFACTURERS.

| | |
|-------------------------|------------|
| Carlson-Currier Co..... | 5 Sutter |
| Nonotuck Silk Co..... | 635 Market |

SMOKERS' ARTICLES.

| | |
|----------------------------|------------|
| Hetzinger, C. P. & Co..... | 535 Market |
|----------------------------|------------|

SOAP & TALLOW MANUFACTURERS.

| | |
|------------------------|-----------------------|
| Fischback & Gloom..... | 307 Sacramento |
| Lille, Charles..... | N.W. cor. Bay & Water |
| Luhn, Otto & Co..... | 117 Diamond |
| Newell & Bro..... | 217 Davis |

SODA WATER APPARATUS.

| | |
|-------------------|--------------|
| Becht, J. Co..... | 314 Stockton |
|-------------------|--------------|

SODA WATER MANUFACTURERS.

| | |
|----------------------------|-----------------|
| Belfast Ginger Ale Co..... | Union & Octavia |
|----------------------------|-----------------|

SPICES AND FLAVORING EXTRACTS.

| | |
|------------------------|-----------|
| Rieger, Paul & Co..... | 141 First |
|------------------------|-----------|

SPONGES AND CHAMOIS.

| | |
|-------------------------|--------------------|
| American Sponge Co..... | 150 New Montgomery |
|-------------------------|--------------------|

SPORTING GOODS.

| | |
|------------------------------|------------|
| St. Germain Billiard Co..... | 409 Market |
|------------------------------|------------|

STAMP DEALERS.

| | |
|--------------------------|--------------|
| Makins & Co..... | 506 Market |
| Sellschopp, W. & Co..... | 118 Stockton |

STARCH MANUFACTURERS.

| | |
|------------------------|---------|
| Everding, J. & Co..... | 48 Clay |
|------------------------|---------|

STATIONERS AND PAPER DEALERS.

| | |
|-----------------------------|----------------|
| Blake, Moffitt & Towne..... | 55 First |
| Bonestill & Co..... | 401 Sansome |
| Crocker, H. B. Co..... | 216 Bush |
| Deputy Stationery Co..... | 123 Grant Ave |
| Heynemann, Milton..... | 415 Montgomery |
| Le Count Bros..... | 154 Market |
| Zellerbach, A. & Sons..... | 418 Sansome |

STATISTICIAN AND ECONOMIST.

| | |
|-----------------------|-----------|
| McCarty, Louis P..... | 2524 Clay |
|-----------------------|-----------|

TEAMSHIP AND TRANSPORTATION COMPANIES.

| | |
|---|------------------|
| Cook, Thos. & Co..... | 521 Market |
| Fugazal, J. F. & Co..... | 5 Montgomery Ave |
| International Nat. Co..... | 30 Montgomery |
| Occidental & Oriental Steamship Co..... | |
| Pacific Coast Steamship Co..... | 421 Market |
| Pacific Mail Steamship Co..... | 421 Market |
| Petersen James P..... | 54 Steuart |
| Toyo Kisen Kaisha..... | 421 Market |

STEVEDORES.

| | |
|-------------------------------|-------------|
| Eachen & Minor..... | 4 Mission |
| Freese, A. C..... | 55 Mission |
| Mendenhall, Stewart & Co..... | 514 Battery |
| Woodside, A. & Co..... | 23 Halleck |

STORE AND OFFICE FIXTURES.

| | |
|--------------------|-----------------|
| Stimmen, John..... | 148 Phelan Bldg |
|--------------------|-----------------|

STOVE AND IRON FOUNDRIES.

| | |
|---------------------|----------|
| Stelger & Kerr..... | 350 Main |
|---------------------|----------|

STOVES AND RANGES.

| | |
|----------------------|-------------|
| Schleck, John C..... | 113 Bluzome |
|----------------------|-------------|

SURGICAL INSTRUMENTS.

| | |
|------------------------------|------------|
| Folkers, J. H. A. & Bro..... | 815 Market |
| Hoppe & Robinson..... | 494 Sutter |

SURVEYING INSTRUMENTS.

| | |
|-------------------|----------------|
| Lietz, A. Co..... | 422 Sacramento |
|-------------------|----------------|

SYRUPS.

| | |
|-----------------------------|-----------------|
| Long Syrup Refining Co..... | Eligth & Braden |
| Pacific Coast Syrup Co..... | 718 Sansome |

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

| | |
|--------------------------|-----------------|
| Baumgarten, J. & Co..... | 7 Montgomery |
| Byrne, Jos. & Co..... | 1065 Mission |
| Ford, C. W. R. & Co..... | 114 Sutter |
| Galtner, P. H. & Co..... | 899 Market |
| Reiss Bros. & Co..... | 24 Sutter |
| Steln, Simon & Co..... | Second & Market |

TAILOR TO TRADE.

| | |
|------------------|-------------|
| Hilp, Henry..... | 102 Battery |
|------------------|-------------|

TANNERS.

| | |
|---------------------------------|----------------------|
| Eagle Tannery..... | 35th & San Bruno Ave |
| Legalat-Hellwig Tanning Co..... | 491 Front |
| Norton Tanning Co..... | 312 Clay |
| Struven & Birgie..... | 1509 San Bruno Ave |

TANNING EXTRACTS.

| | |
|------------------------------------|----------------|
| California Tanning Extract Co..... | 218 California |
|------------------------------------|----------------|

TEAS, COFFEES AND SPICES.

| | |
|---------------------------------|--------------------|
| Brandenstein, M. J. & Co..... | 118 Market |
| Burmester, Henry W..... | 1143 Market |
| Castle Bros..... | Davis & Sacramento |
| Caswell, Geo. W. & Co..... | 414 Sacramento |
| Columbia Coffee & Spice Co..... | 112 Front |
| Folger, J. A. & Co..... | 104 California |
| Gulstad, Mfg. Co..... | 113 Front |
| Hilla Bros..... | 128 Market |
| Hollman, Henry..... | 2805 Mission |
| Huddleston & Co..... | 52 Market |
| Jones-Paddock Co..... | 26 Fremont |
| Schilling, A. & Co..... | 108 Market |
| Thierbach, Chas. F. & Co..... | 306 Battery |
| Tyler, S. H. & Son..... | 310 Front |

TELEPHONE AND TELEGRAPH COMPANIES.

| | |
|--|----------|
| Pacific States Telephone and Telegraph Co., The..... | 216 Bush |
| Walbe, E. F. Supt. Am. Dist. Telegraph Co..... | |

TEXTS AND AWNINGS.

| | |
|-------------------------|----------------|
| Ames & Harris, Inc..... | 100 Sacramento |
| Neville & Co..... | 31 California |

THEATRES.

| | |
|------------------------|-----------------|
| Belasco, Fred..... | Alcazar Theatre |
| Walter Orpheum Co..... | 113 O'Farrell |

TITLE INSURANCE.

| | |
|--------------------------------------|-------------|
| California Title Ins. and T. Co..... | Millie Bldg |
|--------------------------------------|-------------|

TOWEL COMPANIES.

| | |
|----------------------------|----------------------------------|
| Mercantile T. & L. Co..... | 251 Jessie |
| S. F. Towel Co., The..... | SW cor. New Montgomery & Mission |

TRANSFER COMPANIES.

| | |
|---------------------------------|--------------|
| Morton Special Delivery Co..... | 404 Taylor |
| Pacific Transfer Co..... | 20 Sutter |
| People's Express Co..... | 20 Market |
| River Express Co..... | 15 Drumm |
| Wells Fargo & Co's Exp..... | 24 & Mission |

TRUNKS.

| | |
|----------------------------|--------------|
| E. L. Fifeid & Co..... | 53 Stevenson |
| Hirschneider & Mesney..... | 14 Sutter |
| Maim, C. A. & Co..... | 220 Bush |

THUSSES AND ELECTRIC BELTS.

| | |
|---------------------------------------|-------------|
| Pacific Electric Belt & Truss Co..... | 1170 Market |
|---------------------------------------|-------------|

TURKISH BATHS.

| | |
|--------------------------|--------------|
| Burns, Edw. F..... | 11 Grant Ave |
| Lindstrom & Johnson..... | 415 Sutter |
| Greenhood, L. H..... | 222 Post |

TYPEWRITERS AND SUPPLIES.

| | |
|------------------------------------|----------------|
| Alexander, L. & M. & Co..... | 110 Montgomery |
| Barnan's Typewriter Exchange..... | 307 Mont's |
| Bornemann, Geo. C. & Co..... | 117 Sutter |
| Standard Typewriter Ex..... | 207 Montgomery |
| United Typewriter & Supply Co..... | 327 Mont's |
| Wyckoff, Seamans & Benedict..... | 211 Montgomery |

UNDERTAKERS.

| | |
|--------------------------------------|-------------------|
| Godeau, J. S..... | 36 Montgomery Ave |
| Gray, N. & Co..... | 641 Sansome |
| Hagan, James..... | 445 Valencia |
| Halsted & Co..... | 117 Mission |
| Mason, H. F. & Son..... | 1067 Mission |
| Truman, Chas. H. J. & Co..... | 215 Market |
| United Undertakers' Association..... | 27 Fifth |
| Valente, Marini & Co..... | 1524 Stockton |

UNIFORMS AND REGALIA.

| | |
|----------------------------------|--------------------|
| Parquillo, B. & Sons..... | Sutter & Grant Ave |
| Pettibone Bros Mfg Co., The..... | 4 Eddy |

VINEGAR MANUFACTURERS.

| | |
|------------------------------|------------|
| Codumers' Y. & V. Works..... | 64 Battery |
|------------------------------|------------|

WAGON & CARRIAGE MATERIALS.

| | |
|-------------------|---------|
| Holt Bros Co..... | 10 Main |
|-------------------|---------|

WALL PAPER AND MOLDINGS.

| | |
|------------------------|-------------|
| Clark, G. W. & Co..... | 452 Market |
| Quadt, John..... | 1714 Market |
| Uhl Bros..... | 555 Market |

WAREHOUSES.

| | |
|-------------------------------------|------------------|
| Danforth Warehouse Co., Inc..... | 723 Battery |
| Grangers' Business Association..... | 376 California |
| Haslett Warehouse Co., The..... | 204 California |
| Lemman Bros..... | Townsend & Japan |
| Sansome Street Warehouse, Inc..... | 819 Sansome |
| Searle Warehouse Co., Charles..... | 41 First |

WELL BORERS.

| | |
|-----------------|------------|
| Lowe, J. W..... | 124 Kearny |
|-----------------|------------|

Annual Report of the Board of Directors of the Merchants' Association.

SEVENTH ANNUAL MEETING.

Academy of Sciences Hall, Wednesday Ev'g, May 29, 1901.

To the Members of the Merchants' Association:

GENTLEMEN—Tonight the Merchants' Association closes the seventh year of its existence. It is not possible in a brief report to give a full account of all the proceedings of the Board of Directors during the past year. Only the most important results will be summarized in this Annual Report.

MEETINGS AND CONFERENCES.

Fifty regular and special meetings of the Board of Directors have been held. The three Standing Committees upon Public Affairs, Publicity and Promotion and Trade and Finance have also held frequent meetings. Numerous conferences have taken place with city officials and other organizations. The daily press and our monthly "REVIEW" have given accounts of these meetings and conferences.

CHANGES IN THE BOARD.

Mr. W. J. Dutton was selected to fill the unexpired term occasioned by the absence of ex-Director Keil on a tour of the world.

INCREASE IN MEMBERSHIP.

It is gratifying to note the constant increase in the membership of the Association. The present roll comprises 1,285 firms, showing a gain of one hundred and eight members since the last Annual Meeting.

PACIFIC COMMERCIAL MUSEUM.

The Association has co-operated with other commercial bodies of San Francisco and the University of California in the establishment of the Pacific Commercial Museum. The opening of the Museum has taken place and many practical benefits are anticipated.

CLEANING THE PUBLIC STREETS.

The improved specifications, as prepared by this Association for cleaning and sweeping the public streets have again been adopted by the city authorities. It has been the constant aim of your Board to improve these specifications so that all parts of the city may be proportionately benefited.

SPRINKLING THE PUBLIC STREETS.

In accordance with the special report made at the last Annual Meeting of the Association specifications were adopted by the Board of Supervisors for the uniform sprinkling of the public streets, and the work is now performed by the city.

STREET SWEEPINGS TO THE PARK.

The recommendations of the Association for transporting the street sweepings to Golden Gate Park have been adopted by the city authorities and this wasted material will thus become a valuable fertilizer. Preparations have been made for the delivery of these sweepings to the Park about July 1st next.

REPAVEMENT OF PUBLIC STREETS.

The recent adoption by the Board of Supervisors of improved specifications, admitting asphalt and other desirable paving materials, marks a notable advance in the paving of our public streets. The plan of the Merchants' Association to expend \$125,000 each year for a period of four years in the repavement of accepted streets has been recommended by the Board of Public Works to the Supervisors for incorporation in the annual budget.

UNDERGROUND ELECTRIC WIRES.

About two years ago, through the efforts of the Merchants' Association, an ordinance was passed by the Supervisors requiring the removal of all poles and wires from four districts in the city within three years. Your Board has recom-

mended to the Supervisors that a sufficient appropriation be included in the tax levy to enable the Department of Electricity to effect the early removal of the city's wires. This will result in carrying out the ordinance and the abolition of the poles and wires that now disfigure the main thoroughfares of San Francisco.

MUSIC STAND IN GOLDEN GATE PARK.

A fitting testimonial was presented to Claus Spreckels for his noteworthy munificence in erecting and presenting to the public the magnificent music stand in Golden Gate Park.

CONVENTION OF THE EPWORTH LEAGUE.

In conformity with the policy of the Association, favoring conventions in San Francisco, resolutions have been adopted favoring the holding of the International Convention of the Epworth League in San Francisco. The Convention will be held in this city next July and promises to attract many thousands of visitors.

RELIEF FOR TEXAS SUFFERERS.

The services of the officers and employees of the Association have been given gratuitously toward raising the large funds that were collected for the relief of the unfortunate sufferers from the disastrous floods in Texas.

PACIFIC OCEAN CABLE.

Strong resolutions have been forwarded to the California Delegation in Congress calling attention to the importance and necessity of a direct ocean cable that will connect San Francisco with our recently acquired possessions in the Pacific and points in the Orient. All the members of the California delegation in Congress have promised their support to the early construction of such a cable.

STEAMSHIP LINE TO MANILA.

Recognizing the benefits that would accrue from a direct steamship line from this port to Manila, the Committee on Trade and Finance gave this subject its earnest consideration. Conferences were held with other commercial organizations and a delegation was sent to Washington. Favorable results are expected from these efforts.

STREET PARADE APPLIANCES.

A feasible plan for keeping the streets clear during parades by stretching ropes on removable posts along the edge of the sidewalks, has been adopted by your Board of Directors and presented to the municipality, at a cost of \$1,082.43. Trials of this appliance for the parades during the Presidential visit have demonstrated its superior value.

BUSINESS SIGNS AND TRANSPARENCIES.

Before acting upon the resolution that would remove all signs and transparencies, the Supervisors asked the opinion of this Association. A comprehensive plan for the reasonable use of such signs without encroaching on the public streets, as submitted by your Board, has with some changes been adopted by the Supervisors.

LEASE OF CHINA BASIN.

Thorough examination of the lease, as finally approved by the Board of State Harbor Commissioners, granting the use of China Basin to the San Francisco and San Joaquin Valley Railway Company, justified its approval by the Merchants' Association. The lease has been ratified by the Legislature and the improvement of this Basin has begun.

ELECTION BOOTH BUILDINGS.

Your Board has called the attention of the Election Commissioners to the modern steel election booths now in use in many of the leading cities of the United States. The Election Commissioners have given this matter their consideration and a number of these improved booth buildings have been ordered.

MERCHANTS' CLAIMS AGAINST THE CITY.

The ratification of the recent constitutional amendment, permitting cities to pay legitimate claims of certain previous years removed the legal barrier to the payment of these just claims against San Francisco. As there

will remain at the close of this fiscal year, the 30th of next month, a considerable surplus, estimated at \$480,000, your Board has earnestly appealed to the Supervisors to pay out of this surplus all the just and legal claims of merchants and others for goods sold to and labor performed for the municipality.

CARNEGIE LIBRARY BUILDING.

The philanthropic action of Andrew Carnegie in constructing public library buildings in various cities of America and Europe, has prompted your Board to make endeavors for securing such an appropriate contribution to San Francisco. Communications have already been officially forwarded by the Mayor and the Library Trustees to Mr. Andrew Carnegie. This movement on the part of the City authorities will have the further co-operation of the Merchants' Association.

ANNUAL DINNER OF THE ASSOCIATION.

The Annual Dinner of the Association last December was attended by 465 guests and was successful in every respect. An interesting and instructive discussion took place upon the important question of "Municipal Ownership and Operation of Public Utilities."

ISSUANCE OF MUNICIPAL BONDS.

As the recent decision of the Supreme Court declared the proposed bonds invalid your Board has considered the advisability of securing the future issuance of municipal bonds for public improvements. The necessity of new school buildings, a perfected sewer system, a modern Hospital and Hospital for Contagious Diseases, are so manifest as to require urgent action.

UNIFORM ADMINISTRATION OF CHARITY.

The establishment of a State Board of Charities, similar to those of other States of the Union, has received our endorsement. Resolutions to that effect were forwarded to the last Legislature.

EXEMPTING PUBLIC BONDS FROM TAXATION.

Realizing the unwise present policy of taxing State, County and City bonds, the last Legislature was requested to submit to the people the Constitutional Amendment exempting such bonds from future taxation.

PRIMARY ELECTION LAW.

An effective Primary Election Law being now possible under the recent Constitutional Amendment, your Board urged the passage of such a measure by the last Legislature. The present Primary Law affords an excellent opportunity to the citizens of San Francisco to take part in the selection of suitable candidates for public office.

ATTACKS UPON CIVIL SERVICE.

The unjustifiable attacks upon the operation of the municipal merit system, called forth an open statement from your Board of Directors, which was published in the February issue of the "REVIEW," of which 10,000 copies were distributed.

HOME RULE FOR SAN FRANCISCO.

Measures were proposed by the last Legislature affecting certain municipal affairs of San Francisco. Believing strongly in sustaining the cardinal principle of home rule as a basis of the present Charter of San Francisco, resolutions protesting against this Legislative action were forwarded to each member of the State Senate and Assembly.

INCREASED CIRCULATION OF THE "REVIEW".

Owing to the increased demand for the "REVIEW" and the satisfactory results from this monthly publication, the circulation has been increased from 5,000 to 10,000 copies each month.

CONCLUSION.

This condensed Annual Report is presented by your Board of Directors, not only as its customary duty, but also in the sincere hope that it will awaken a still deeper interest in the work of the Association and in the welfare of the City.

Respectfully submitted,

BOARD OF DIRECTORS OF THE

MERCHANTS' ASSOCIATION.

San Francisco, May 29, 1901.

MERCHANTS' ASSOCIATION



REVIEW

CIRCULATION 10,000 COPIES.

Published Monthly by the Board of Directors



VOL. 5.

SAN FRANCISCO, CAL., JULY, 1901.

No. 59.

THE MERCHANTS' ASSOCIATION NOT IN POLITICS.

Public Statement of FRANK J. SYMMES,

President of the Association.

In the first stages of a political campaign, newspaper reporters and others gain much amusement in a wild "gunning" for candidates. It gratifies them to be able to discover the candidates early, and they can afford to be liberal with their shot. For those who never reach any further, it is sometimes pleasing to see their names "suggested." All sorts of possibilities and many impossibilities are brought forward, and there is a broad field in which the imagination of the reporter may play.

The theory seems to be that every man would take an office if he could get it, and that the majority only await the opportunity. The theory is wrong. There are many who do not wish for public office, and a somewhat less number who will not take it. Because the Merchants' Association works along the lines of municipal government, its officers are readily considered among the eligibles—but there is an unwritten and absolute law that this Association cannot aid any one to office or take any partisan stand in elections. Its principles are embodied in measures, not men. It seeks to obtain the best results from the conditions the voters give to us. It is a voluntary aid to good government. A taint of politics would ruin its influence. Its freedom from it, and the thoroughly unselfish spirit of its workers has established a high stand in the past and must maintain the same for the future.

Only once has there been the slightest deviation from this principle. Civil Service, one of the first principles of business, has been the aim of this Association for our municipal government. We, therefore, deemed it a wise thing to permit our Secretary, whom we knew to be honestly devoted to its cause, to accept an appointment upon the Civil Service Commission.

No man with a hunger for public office has ever been elected a Director of this Association, and if the craving should come to him after his election, he would be invited to resign. Some who have been persuaded to accept a nomination or appointment have immediately withdrawn. Men who work as hard for a cause as have the officers of this Association, are not willing to do anything to injure it. Therefore, when you are told that this Association has anybody in training for the Mayoralty, do not believe it. When you are told that this Association can be used to favor any public officer, do not believe it.

High and honorable as the office of Mayor of San Francisco may be, there are some who do not desire it. There are some things which are better. They are the peace of mind which goes with an humble life, the confidence and respect of one's fellow men, which may be readily granted in the ordinary walk, but which are so easily torn away when one steps into public office. There is the satisfaction of doing such as one chooses for the public good without the charge of personal motives. All these have been the joys and the blessings of your past president, and to an extent are those of your present president, and we propose to retain them. As each of our names has been mentioned among the early candidates for the Mayoralty, both Mr. Dohrmann and I desire it distinctly understood that neither one is a candidate, and neither would accept a nomination if it should be offered.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

| | | |
|------------------|------------------------------|------------------------|
| FRANK J. SYMMES | Thos. Day Co. | President. |
| CHARLES BRUNDSCH | Gundlach Brundsch Co. | First Vice-President. |
| ANDREW M. DAVIS | The Emporium. | Second Vice-President. |
| O. D. BALDWIN | O. D. Baldwin & Son. | Treasurer. |
| C. S. BENEDICT | Broedict & Turner. | |
| FOSTER P. COLE | John Brenner Co. | |
| W. J. DUTTON | Fireman's Fund Insurance Co. | |
| M. GREENBAUM | Greenbaum, Weil & Michels | |
| MARSHAL HALE | Hale Bros. | |
| A. J. McNICOLL | A. J. McNICOLL & Co. | |
| W. J. NEWMAN | Newman & Levinson. | |
| EDWARD B. POND | San Francisco Savings Union. | |
| W. P. REDINGTON | Redington & Co. | |
| A. H. VAIL | Sanborn, Vail & Co. | |
| F. H. WHEELAN | Southern Pacific Milling Co. | |
| J. RICHARD FIELD | Secretary and Attorney. | |
| L. M. KING | Ass't Sec'y and Supt. | |

STANDING COMMITTEES.

PUBLIC AFFAIRS.

| | | |
|-----------------|---------------------------|----------------|
| ANDREW M. DAVIS | EDWARD B. POND, Chairman. | A. J. McNICOLL |
| MARSHAL HALE | A. H. VAIL | |

PUBLICITY AND PROMOTION.

| | | |
|----------------|-----------------------------|-----------------|
| FOSTER P. COLE | CHARLES BRUNDSCH, Chairman. | W. P. REDINGTON |
| W. J. NEWMAN | F. H. WHEELAN | |

TRADE AND FINANCE.

| | | |
|----------------|----------------------------|--------------|
| O. D. BALDWIN | ANDREW M. DAVIS, Chairman. | W. J. DUTTON |
| C. S. BENEDICT | M. GREENBAUM | |

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS JULY 1, 1901 - - 1288.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS - - Merchants' Association of New York

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

| | |
|-----------------------------|-----------------|
| Amrath & Amrath | 124 Sutter |
| Barrow, Wade, Onthria & Co. | 1112 Mills Bldg |
| Langdon Walter O. | 1112 Mills Bldg |

ADVERTISING.

| | |
|---------------------|--------------------------|
| Barnhart and Swasey | 42 Second |
| Dodge, Al. Co., The | 411 Emma Spreckels Bldg. |

ADVERTISING CARDS.

| | |
|-------------------------|-------------|
| Stuparich Mfg. Co., The | 141 Fremont |
|-------------------------|-------------|

AGENTS.

| | |
|--------------------|-----------------|
| Baneroff, Paul | History Bldg |
| Sanderson, Geo. R. | 238 Montgomery |
| Taylor, H. H. | 1112 Mills Bldg |

AGRICULTURAL IMPLEMENTS.

| | |
|----------------------|------------|
| Deere Implement Co. | 209 Market |
| Hooker & Co. | 18 Drumm |
| Osborne & Co., D. M. | 15 Main |

ARCHITECTS.

| | |
|-----------------------|----------------------|
| Curlett, Wm. | 814 Phelan Bldg |
| Curtis, John M. | 126 Kearny |
| Mages, Herbert B. | 38 Flood Bldg |
| Mooser, William & Son | 14 Grant Ave |
| Polk, Willis | 532 Market |
| Reld Bros. | Claus Spreckels Bldg |
| Shaw & Shaw | 26 Montgomery |
| Swain, E. R. | Crocker Bldg |

ART GLASS.

| | |
|-------------------------------------|------------|
| California Art Glass, B. & C. Works | 120 Second |
|-------------------------------------|------------|

ART GOODS.

| | |
|---------------------------|--------------|
| Cohen, H. | 19 Grant Ave |
| Gump, S. & Co. | 113 Kearny |
| Kennedy-Rand John Art Co. | 19 Post |
| Sanborn, Vail & Co. | 741 Market |
| Schuessler Bros. | 27 Grant Ave |
| Vickery, Atkins & Torry | 224 Post |

ARTIFICIAL STONE PAVING.

| | |
|------------|----------------|
| Gray Bros. | 228 Montgomery |
|------------|----------------|

ASBESTOS COVERINGS.

| | |
|-----------------------|----------------|
| McDearmon & Co. | 422 Sacramento |
| De Solla-Deussing Co. | 129 Spear |

ASPARAGUS CANNERS.

| | |
|--------------------------------|--------------|
| Hickmott Asparagus Canning Co. | 1 California |
|--------------------------------|--------------|

ASPHALTUM ROOFERS.

| | |
|------------------|--------------------|
| Bonnet, B. & Son | 100 Montgomery Ave |
|------------------|--------------------|

ASSAYING.

| | |
|--------------------|----------------|
| Price, Thos. & Son | 534 Sacramento |
|--------------------|----------------|

AUCTIONEERS.

| | |
|--------------------------|-------------------|
| Chase, Fred H. & Co. | 1732 Market |
| Dinkelspiel, J. S. & Co. | 115 Bush |
| Ordway, W. C. | Cor. 6th and King |
| Spear, E. S. & Co. | 11 Sutter |

| | |
|-----------------------------|-----------|
| BAGS, BALE ROPE AND BURLAP. | |
| Gulf Bag Co. | 709 Front |
| Schmidt, J. & Co. | 115 Drumm |

BAKERIES.

| | |
|-------------------|-----------|
| Frost & Komathoff | 336 Third |
| Blunkins & Thorp | 116 Erie |

BANKS AND BANKERS.

| | |
|---------------------------------|---------------------------|
| American Bank & Trust Co. | 200 Montgomery |
| Anglo-California Bank, Limited | 200 Sansome |
| Cal. Safe Deposit & Trust Co. | 400 California |
| Canadian Bank of Commerce | Montgomery and California |
| Columbian Banking Co. | C. Spreckels Bldg |
| Crocker-Woolworth National Bank | San Francisco |
| Donohoe-Kelly Banking Co. | 100 Montgomery |
| German Savings & Loan Society | 526 California |

Germania Trust Co.

| | |
|---|--------------------|
| Hibernia Savings & Loan Society | 42 Montgomery |
| London & S. F. Bank, Ltd. | 424 California |
| London, Paris & American Bank, Ltd. | Sutter and Sansome |
| Mercantile Trust Company of San Francisco | 238 Bush |
| Murphy, S. G. | First Nat. Bank |
| Mutual Savings Bank of San Francisco | 42 Post |
| Nevada National Bank of San Francisco | 301 Montgomery |
| Savings and Loan Society | 101 Montgomery |
| S. F. Savings Union | 632 California |
| Security Savings Bank | 222 Montgomery |
| Wells Fargo & Co's Bank | Sansome & Market |

BAR FIXTURES.

| | |
|---------------|-----------|
| Flucke, Oscar | 501 Fifth |
|---------------|-----------|

BARBERS' SUPPLIES.

| | |
|------------------|------------|
| Deckelman Bros. | 106 Ellis |
| Will & Finck Co. | 818 Market |

BARREL MANUFACTURERS.

| | |
|-----------------------|------------|
| California Barrel Co. | 327 Market |
|-----------------------|------------|

BATHS.

| | |
|---------------|---------|
| Farnham, John | 317 Bay |
|---------------|---------|

BAZAARS.

| | |
|---------------------------------|--------|
| Emporium and Golden Rule Bazaar | Market |
|---------------------------------|--------|

BEER BOTTLERS.

| | |
|-----------------------------|----------------|
| Enterprise Bottling Co. | 2745 Sixteenth |
| Fredericksburg Bottling Co. | 1510 Ellis |

BELTING-LEATHER.

| | |
|-------------------------|-------------|
| Cook, H. N. Belting Co. | 317 Mission |
| Helms, Alex. | 87 Fremont |

BICYCLES.

| | |
|------------------------|----------------|
| Allen, I. P. | 301 Larkin |
| American Bicycle Co. | 304 McAllister |
| Christoffer, C. M. | 501 Bayview |
| Leavitt & Bill | 309 Larkin |
| Pope Manufacturing Co. | 52 First |
| Varney, T. H. B. | 1331 Market |

BILL POSTERS.

| | |
|-----------------------|------------------|
| Owens, Varney & Green | Market and Tenth |
|-----------------------|------------------|

BOILER WORKS.

| | |
|---------------------|-------------|
| Eureka Boiler Works | 112 Mission |
|---------------------|-------------|

BOLT MANUFACTURERS.

| | |
|--------------------|------------|
| Payne's Bolt Works | 121 Howard |
|--------------------|------------|

BOOKBINDERS.

| | |
|----------------|----------|
| Hicks-Judd Co. | 11 First |
| Phillips Bros. | 506 Clay |

BOOKS AND STATIONERY.

| | |
|-----------------------------|----------------|
| American Tract Society | 15 Grant Ave |
| Cunningham, Charles & Welch | 318 Sansome |
| Elder & Shepard | 238 Post |
| Hammond, J. D. | 115 Washington |
| Hanak & Hargens | 107 Montgomery |
| Mitchell, E. H. | 325 Post |
| Payot, Ugham & Co. | 304 Pine |
| Robertson, A. M. | 124 Post |
| S. F. News Co. | 242 Kearny |
| Tauzy, J. | 238 Kearny |

BOOTS AND SHOES.

| | |
|-------------------------|------------------------|
| Buckingham & Hecht | 226 Bush |
| Cahn, Nickelsburg & Co. | 129 Sansome |
| Heim, F. L. Co. | 234 Stockton |
| Kast & Co. | 743 Market |
| Kast-Glanville Shoe Co. | Acad. of Sciences Bldg |
| Koenig, F. | 111 Kearny |
| Kutz, The O. M. Co. | 101 Mission |
| Maler, Chas. | 834 Kearny |
| Miller, M. & Co. | 1149 Mission |
| Nolan Bros. Shoe Co. | 812 Market |

Nolan, J. C. & Co.

| | |
|----------------------------------|------------|
| Philadelphia Shoe Co. | 10 Third |
| Rosenthal, Feder & Co. | 11 Sansome |
| Rosenthal's Inc. | 107 Kearny |
| S. F. Shoe House | 331 Market |
| Siebs Shoe Co. | 130 Main |
| Sommer & Kaufmann | 28 Kearny |
| Sullivan, J. T. | 20 Fourth |
| United Workmen's Boot & Shoe Co. | 18 Second |
| Williams-Marvin Co. | 569 Market |
| Young, George H. | 117 Bush |

BREWERIES.

| | |
|----------------------|---------------------|
| Hibernia Brewery | 1225 Howard |
| National Brewing Co. | 762 Fulton |
| Phoenix Brewing Co. | 628 Noe |
| Schuster & Kroeke | 427 Valencia |
| Union Brewing Co. | 18th and Florida |
| Wunder Brewing Co. | Scott and Greenwich |

| | |
|--------------------------------|----------------|
| BREWERS' & BOTTLERS' SUPPLIES. | |
| Abramson-Heusch Glass Co. | 10 Main |
| Bauer-Schweitzer H. & M. Co. | 632 Sacramento |
| Hermann & Co. | 214 Sacramento |

BRIDGE BUILDERS.

| | |
|------------------|------------|
| Laydon, Darby | 44 East |
| S. F. Bridge Co. | 220 Market |

BROKERS-CUSTOM HOUSE.

| | |
|------------------------|----------------|
| Bellingall, P. W. | 508 Battery |
| Bruntsch & Reed | 600 Battery |
| Harper, F. F. Q. & Co. | 497 Washington |
| Halse, Chas. Ed. & Co. | 510 Battery |
| Mattson & Dangle | 508 Battery |
| Mayhew, H. B. & Co. | 424 Battery |
| Swayne, Hoyt & Co. | 428 Battery |

| | |
|----------------------------------|----------------|
| BROKERS-MERCHANDISE AND GENERAL. | |
| Booth, F. E. | 122 Davis |
| DuVal, W. M. & Co. | 221 Front |
| Mackie, Wm. | 53 Flood Bldg |
| Pace Bros. | 802 California |
| Palace, R. K. | 12 Front |
| Woods, Mallard & Schmiedel | 397 Sansome |

| | |
|------------------------------|----------------|
| BROKERS-STOCK, BOND & GRAIN. | |
| Ames, Worthington | 324 Montgomery |
| Berth, J. & Co. | 506 California |
| Blow, A. W. & Co. | 238 Montgomery |
| Bowman, G. F. | 327 Montgomery |
| Olvin & Eyre | 307 California |
| Goldman, Max | 312 Pine |
| Hecht Bros. & Co. | 412 Pine |
| Hirshfeld, C. | 318 Pine |
| Poltzer & Co. | Cluise Bldg |
| Politz, Edward & Co. | 403 California |
| Rehnsch & Hochstadler | 413 California |

BROKERS-TICKET.

| | |
|---------------|------------|
| Ottlinger, A. | 620 Market |
|---------------|------------|

| | |
|---------------------------------|------------------|
| BROOMS, BRUSHES AND WOODENWARE. | |
| Van Laak, The Mfg. Co. | 3178 Seventeenth |

| | |
|---|-------------|
| BUILDING AND LOAN ASSOCIATIONS. | |
| Pacific States S. L. & B. Co. | 410 Pine |
| Continental Building & Loan Association | 222 Sansome |

BUILDING MATERIALS.

| | |
|----------------------------------|--------------------|
| Waterhouse & Price | 204 Kearny |
| Building Paper Manufacturers. | |
| Pacific Refining and Roofing Co. | 111 New Montgomery |
| Paraffine Paint Co. | 115 Battery |

| | |
|---|---------------|
| BUTCHERS. | |
| Bacena, R. T. B.W. cor. O'Farrell and Mason | 534 Clay |
| Bayle, Lacotte & Co. | 108 Clay |
| Boyes, James & Co. | 307 Sixteenth |
| Bucknam, Robert F. | 139 Kearny |
| Clayburgh & George | 523 Merchant |
| Decourteux, A. | 834 Valencia |
| Flaggell, Henry O. | 834 Valencia |

Hofmann & Woenne

| | |
|----------------------|-----------------------|
| Katz, F. & Sons | 736 Market |
| Knier, Albert | 1515 15th Ave South |
| Poly Heilbron & Co. | 339 Kearny |
| Stone, Leon D. & Co. | 236 Sixth |
| Taaffe, Wm. & Co. | 1537, 15th Ave. South |

BUTCHERS' SUPPLIES.

| | |
|----------------------------|-------------|
| Pacific Butcher Supply Co. | 770 Mission |
|----------------------------|-------------|

CAPITALISTS.

| | |
|---------------------------|-----------------------------|
| Bishop, Chas. R. | 530 California |
| Center, John | N.E. cor. 16th and Shotwell |
| Dean, Walter E. | 81 Nevada Block |
| Denman, James | 2318 Steiner |
| Ehrenpfort, Wm. | 801 Fillmore |
| Gage, W. S. | 330 Market |
| Hayward, Alvinza | 532 Market |
| Hopkins, E. W. | 334 Pine |
| Hopkins, Timothy | Mills Building |
| Moore, A. A. Jr. | 41 Nevada Block |
| Phelan, Jas. D. | Claus Spreckels Bldg |
| Schmidt, John A. | 426 Ellis |
| Spreckels, Claus | 327 Market |
| Spring Valley Water Works | |
| Thompson, R. R. | Geary and Stockton |
| | 609 California |

CARPENTERS AND BUILDERS.

| | |
|----------------------|------------|
| McLerie, H. J. | 312 Church |
| Murray, S. C. | 323 Howard |
| Robinson & Gillespie | 337 Sutter |

CARPETS.

| | |
|------------------------|--------------|
| Cordes, W. F. | Emporium |
| Gullison Bros. | 956 Market |
| Kules, Bradford & Co. | 760 Mission |
| Schluter & Volberg | 217 Sutter |
| Sperling & Stoltenwald | 3010 Mission |
| Walter, D. N. & Co. | 529 Market |

CARPET CLEANING WORKS.

| | |
|------------------------------|---------------------|
| Boston Carpet Cleaning Works | 701 Valencia |
| Cal. Carpet Cleaning Works | 329 Guerrero |
| Conklin Bros. | 333 Golden Gate Ave |
| Hampton & Bailey | 346 Church |
| Sanitary Cleaning Co. | 342 McAllister |
| Spaulding, J. & Co. | 353 Tehama |

CARRIAGE COMPANIES.

| | |
|---------------------|--------------|
| United Carriage Co. | Palace Hotel |
|---------------------|--------------|

| | |
|-----------------------------------|-------------------------|
| CARRIAGE AND BUGGY MANUFACTURERS. | |
| Babbitt, J. H. | 314 McAllister |
| Glenn, A. G. & J. Q. | 1321 Market |
| Grave, B. & Co. | 421 Pacific |
| Holmes, H. E. & Co. | 740 Folson |
| Larkins & Co. | 534 Howard |
| O'Brien & Sons | Golden Gate Ave. & Polk |
| Schindler, H. B. | 128 Spear |
| Studebaker Bros. Mfg. Co. | Market & Tenth |
| Wertsch, William | 100 Golden Gate Ave |

CASH REGISTERS.

| | |
|--------------------------|------------|
| Antigraphic Register Co. | 523 Market |
| Hallwood Cash Register | 127 Market |

CATERER.

| | |
|-------------------|-------------|
| Wheeler, Chas. S. | 1206 Sutter |
|-------------------|-------------|

CEMETETERIES.

| | |
|---|------------|
| Henderson, John, Mgr. Mt. Olivet Cemetery | 918 Market |
|---|------------|

CENTRAL PARK ASSOCIATION.

| | |
|----------------|-------------|
| McNeill, D. R. | 1187 Market |
|----------------|-------------|

CHAIR MANUFACTURERS.

| | |
|-------------------------------|-------------|
| Heywood Bros. & Wakefield Co. | 661 Mission |
|-------------------------------|-------------|

CHARCOAL.

| | |
|-------------------|------------------|
| Ghlandt, N. & Co. | Indiane and Yolo |
|-------------------|------------------|

CHEESE IMPORTERS.

| | |
|-------------------|-----------|
| Schlegel P. & Co. | 326 Front |
|-------------------|-----------|

CHEMICAL WORKS.

California Chemical Works.....
Western Chemical Co.....
San Bruno Road and 37th
.....214, 26th

CHEMISTS.

Curtis, J. M. & Son.....
.....123 California

CHewing GUM MANUFACTURERS.

American Chicle Co.....
.....27 Main

CHIMNEY PIPE.

Clawson, L. B. & Co.....
.....1340 Market

CHINA DECORATORS.

Perley, M. E.....
.....215 Post

CHOCOLATE MANUFACTURERS.

Ohrdrdell, D. Co.....
.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. O.....
.....306 Battery

Weule, Louis.....
.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....
.....101 Powell

Aug. B.....
.....1 Grant Ave

Blankner, M. & Co.....
.....223 Montgomery

Brandt, Jacob.....
.....416 Battery

Carter, Dan P.....
.....347 Market

Drinkhouse, J. A. Co.....
.....225 Battery

Gunsat, M. A. & Co.....
.....203 Kearny

Heyneman, Herman.....
.....204 Sacramento

Judd, H. L. & Co.....
.....114 Sacramento

Lane & Connelly.....
.....204 Market

Lange, Wm. & Co.....
.....401 Geary

Lewis, Wm. & Co.....
.....24 California

Michalltschke Bros.....
.....410 Market

Michalltschke, Chas.....
.....101 Grant Ave

Ordenstein, Max.....
.....322 Battery

Plegemann, H. & Co.....
.....300 Battery

Rinaldo Bros.....
.....508 Washington

Schoenfeld, C. & Co.....
.....3 Market

Schmidt & Bendixen.....
.....3 Battery

Wertheimer Co., The.....
.....3 Battery

Willard Bros.....
.....634 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....
.....N.E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Well, W. M. Co.....
.....106 Pine

CLEANSING COMPOUND.

Ulton Cleansing Compound Co.....
.....21 Spear

CLOAK AND SUIT HOUSES.

Callen, Armand.....
.....114 Kearny

Columbia Cloak and Suit House.....
.....1022 Market

Davidson, D. M. & Co.....
.....5 First

Golden Gate Cloak and Suit House.....
.....120 Market

Kelly & Liebes.....
.....120 Kearny

Manager, B. & Co.....
.....145 Post

Stein, J. H. & Co.....
.....718 Market

CLOTHING DEALERS.

Benedict & Turner.....
.....23 Montgomery

Brown Bros. & Co.....
.....535 Kearny

Frank Bros.....
.....221 Montgomery Ave

Hirsch, L. & Co.....
.....927 Kearny

Hoffman, Rothchild & Co.....
.....11 Battery

Jewell, G.....
.....530 Kearny

Kellus, Chas. & Co.....
.....132 Kearny

Mandel, Purch & Wiener.....
.....128 Sansome

Merle, L. V.....
.....5th and Sansome

Neustadter Bros.....
.....357 Market

Rager, A. J. & Sons.....
.....9 Kearny

Rapaport, S.....
.....Kearny and Post

Rose Bros.....
.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....
.....144 Stuart

Hess, Peyton H.....
.....Mills Building

Campbell, Arthur C.....
.....624 Second

Cornwall, P. B.....
.....204 Front

Fritch, Geo.....
.....110 East

McMann, Wm., S.W. cor. Polk & Washington
.....Middleton, John.....
.....309 Stockton

Morton, Thomas.....
.....674 Geary

Oregon Coal & Navigation Co.....
.....Broadway & East

Rosenfeld's, John, Sons.....
.....202 Sansome

San Francisco & San Joaquin Coal Co.....
.....515 East Depot Bldg

Stafford, W. G. & Co.....
.....124 East

Walwright & Easton.....
.....131 Folsom

Whoon, J. C. & Co.....
.....300 Battery

CODFISH DEALERS.

Union Fish Co.....
.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....
.....117 Washington

Armstrong, J. K. & Co.....
.....138 Market

Blag, D. & Co.....
.....520 Sansome

Caffrey, John.....
.....21 Sutter

California Product Co.....
.....124 California

Christy & Wile Co.....
.....327 Sansome

Cutter & Moseley.....
.....302 California

Deilman, L. D. Co.....
.....226 Clay

Deppner, D. Co.....
.....409 Front

Dempster & Son.....
.....320 Sansome

Dennison, W. E. & Co.....
.....123 California

Detela, M. P.....
.....218 California

Dodge, Sweeney & Co.....
.....114 Market

Doye, H. & Co.....
.....611 Clay

Duffy, J. J. & Co.....
.....304 Washington

Evelsh-Nash Co.....
.....422 Front

Field Mercantile Co.....
.....111 Front

Freitas, M. T. & Co.....
.....325 Front

Gall, A. Fruit Co.....
.....515 Sansome

Gorela & Maggini.....
.....100 Washington

Getz Bros. & Co.....
.....111 California

Gray & Barber.....
.....309 Washington

Greenway, E. M.....
.....Bohannon Club

Griffin & Shelly Co.....
.....132 Market

Hausman, M. S. & Co., Ltd.....
.....215 Front

Guggenheim & Co.....
.....113 Davis

Haight, Fred B.....
.....212 Front

Hansen, John R.....
.....310 Davis

Heckmann, H. & Co.....
.....400 Davis

Hilmer & Bredhoff.....
.....36 Clay

Horstmann & Bruns.....
.....221 Clay

Hume & Hart.....
.....10 Davis

Hume, R. D. & Co.....
.....421 Market

Hyman Bros.....
.....204 Sansome

Ivanovich, J. & Co.....
.....204 Washington

Kittie & Co.....
.....204 California

Landenberg & Son.....
.....132 California

Leat, O. J. & Co.....
.....Sacramento and Davis

Leat, O. J. & Co.....
.....134 Sansome

Levy, S. M. & Co.....
.....304 Clay

Lichtenberg, William.....
.....218 Sansome

Lichtenberg, R.....
.....303 California

Loaisa, W. & Co.....
.....218 Sansome

Lowry, W. G. & Co.....
.....40 California

Macpherson, A. M.....
.....215 Washington

Malin, F.....
.....309 Clay

McLeod, Daniel.....
.....221 Bush

Monteslegre & Co.....
.....230 California

Nardini, A. & Co.....
.....124 Davis

Pettigrew, John M.....
.....310 California

Phillips, M. & Co.....
.....202 Market

Porter Bros. & Co.....
.....Washington & Drumm

Price, W. Q. & Co.....
.....104 Washington

Schwarz Bros.....
.....421 Market

Sherwood & Sherwood.....
.....212 Market

Sloss, Louis & Co.....
.....310 Sansome

Southern Pacific M. Co.....
.....224 California

Sresovich, L. O. & Co.....
.....521 Sansome

Tilden, H. N. & Co.....
.....211 Sacramento

Tomanovich & Co.....
.....220 Front

Wetmore Bros.....
.....415 Washington

Weston, Brown & Co.....
.....101 California

Whitney, C. E. & Co.....
.....110 Davis

Williams, The H. A. Co.....
.....308 Market

Wolf & Sons.....
.....221 Davis

Wolfe, Max & Co.....
.....423 Front

Wolfe, William & Co.....
.....427 Market

Young, Charles O.....
.....122 Davis

Zentner, J. & Co.....
.....Front & Washington

CONFECTIONERS.

Bernheim & Blum.....
.....Polk & Sutter

De Martini, L. Supply Co.....
.....518 Front

Gruehagen & Co.....
.....20 Kearny

Gullett, Chas.....
.....306 Larkin

Hana, Geo. & Son.....
.....310 Market

Hirama, Adolph.....
.....223 Battery

Lechten Bros.....
.....1215 Polk

Maakey, Frank.....
.....32 Kearny

Roberts, Geo. F. & Co.....
.....Polk and Bush

Rothschild & Ehrenfort.....
.....35 Main

Strohmeier, W. A. & Co.....
.....1004 Market

Seldi, J. & Co.....
.....663 Mission

Townsend, W. S.....
.....639 Market

COOPERS.

Herbert & Vogel, N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....
.....611 Front

COTTON GOODS.

California Cotton Mills Co.....
.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery

Macdonald, J. G.....
.....1120 Market

Pacific Coast Biscuit Co.....
.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....
.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....
.....108 Pine

Cuwen & Cowen.....
.....818 Market

Nathan-Dohrmann Co.....
.....122 Sutter

Schloss Crockery Co.....
.....403 Market

Starheim, S. & Son.....
.....1309 Stockton

Wehrli, Albert.....
.....Fourth and Mission

CUTLERY.

Hallwall, R.....
.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....
.....113 Market

DRAYMEN AND STORAGE.

Ayres & Co.....
.....208 Front

Bekins Van & Storage Co.....
.....722 Mission

Boeard, J. B. Drayage Co.....
.....123 Front

Emmons, O. W.....
.....212 California

Farnsworth, S. & Ruggie.....
.....100 California

McNab & Smith.....
.....205 Davis

Morton Draying & Whse. Co., The.....
.....110 Battery

Overland Freight Transfer Co.....
.....203 Front

Raubinger Bros.....
.....306 Sacramento

Rode, C. B. & Co.....
.....404 Battery

Straus, K. & Co.....
.....118 Battery

Teale & Co.....
.....108 Sacramento

Transfer Drayage Co.....
.....Bryant & Second

Western Transfer & Storage Co.....
.....123 Front

DRUGGISTS.

Ayers, Edw. N.....
.....123 Leavenworth

Bayley, E. P.....
.....127 Grant Ave

Boerick & Rynjon.....
.....221 Sutter

Boysen & Miller.....
.....Valencia & 20th

Broommel, J. G. B.....
.....2501 California

Burnett, O. W.....
.....5 Turk

Clough, Frank.....
.....400 Ellis

El Monte Pharmacy.....
.....640 Post

Esters von Kerkau, W.....
.....25th & Folsom

Ferry Drug Co.....
.....3 Market

Fletcher, David M.....
.....S.W. cor. Van Ness Ave. & Geary

Gates, J. R. & Co.....
.....417 Sansome

Lainer, R. Drug Co.....
.....699 McAllister

Langley & Michaels Co.....
.....34 First

Leipnitz, G. & Co.....
.....250 Sutter

Langfeldt's Pharmacy.....
.....201 Stockton

Mack & Co.....
.....12 Front

No Transfer Drug Co.....
.....419 Market

Owl Drug Co.....
.....1128 Market

Redington & Co.....
.....23 Second

Richards & Co.....
.....404 Clay

Ryan, D.....
.....2402 Mission

Seaby's Pharmacy.....
.....406 Sutter

Schmidt, Val.....
.....S.W. cor. Polk & Jackson

Smith, S. J.....
.....5th and Folsom

No Nichols Pharmacy.....
.....Market & Hayes

Wakelee & Co.....
.....Bush and Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....
.....220 Sutter

DRY AND FANCY GOODS HOUSES.

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Anapacher Bros. | 114 Pine |
| Chase, W. W. Co. | 138 Market |
| Ellis, H. C. & Co. | 106 Stewart |
| Goss, Chas. E. | 1100 Mission |
| Meyer, Albert. | 2308 Geary |
| Moore, Ferguson & Co. | 510 California |
| Morrow, Geo. & Co. | 309 California |
| Paterson & Cowie. | 591 Sixth |
| Scott & Wagner. | 615 Sixth |
| Somers & Co. | 654 Sixth |
| Vermell, J. L. | Seventh and Brannan |

HEATING AND VENTILATING.

| | |
|-------------------------|-----------|
| Royal Heating Co., Inc. | 210 Mason |
|-------------------------|-----------|

HORSE SHOEING.

| | |
|--------------|-----------|
| Odea Martin. | 124 Geary |
|--------------|-----------|

HOTELS.

| | |
|---------------------------|--------------------|
| California Hotel. | Duane, near Kearny |
| Colonial Hotel. | Pine & Jones |
| Gallagher, John P. | Laugham Hotel |
| Glase & Trevela. | Windsor Hotel |
| Helm & Saxtorph. | Baldwin House. |
| Hotel Rafael. | San Rafael |
| Hotel Bella Vista. | 1001 Pine |
| Kirkpatrick, John O. | Palace Hotel |
| Occidental Hotel. | Montgomery |
| Stewart, M. & Co. | 431 Ellis |
| St. Nicholas. | Market & Hayes |
| Turpie, F. L., The Royal. | 126 Ellis |

HOUSEHOLD UTENSILS.

| | |
|----------------|------------|
| Wiestler & Co. | 122 Second |
|----------------|------------|

ICE DEALERS.

| | |
|-----------------------------------|------------|
| Consumers' Ice Co. | 420 Eighth |
| Merchants' Ice & Cold Storage Co. | 212 Clay |
| Union Ice Co. | 785 Fourth |

INSURANCE.

| | |
|---|---------------------------|
| Abdel & Bruckman. | 209 Sansome |
| Alliance Assurance Co. | 416 California |
| Bagge & Stovel. | 411 California |
| Barbeau, Cesar. | 423 California |
| Butler & Hewitt. | 412 California |
| Com'l Union Assurance Co. | 416 California |
| Craig, Hugh. | 210 Sansome |
| Davis, J. B. & Son. | 215 Sansome |
| Dorain, Geo. D. | Sansome and Bush |
| Fireman's Fund Insurance Co. | 401 California |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Forbes, A. B. & Son. | Mutual Life Bldg |
| Grant, Geo. F. | 221 Sansome |
| Gutte & Frank. | 803 California |
| Herold, Rudolph, Jr. | 415 California |
| Co. of North America. | 412 California |
| Landers, William J. | 484 Sansome |
| Liverpool & London & Globe Ins. Co. | 423 California |
| Manheim, Dibern & Co. | 217 Sansome |
| Milwaukee Mechanics' Ins. Co. | 410 California |
| Nathan & Kingston. | 501 Montgomery |
| New York Life Ins. Co. | Mills Bldg |
| Northland Union Fire Ins. Co. | 314 California |
| Pacific Mutual Life Ins. Co. of California. | Montgomery and Sacramento |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. T. | 214 Pine |
| Phoenix Mutual Life Ins. Co. | 1806 Claus Spreckels Bldg |
| Potter, Edward E. | 522 Montgomery |
| Preferred Accident Insurance Co. | Mills Bldg |
| Shields, A. M. | Crocker Bldg |
| Transatlantic Fire Ins. Co. | 218 Sansome |
| Turner, Geo. W. | 315 Safe Deposit Bldg |
| Voss, Conrad & Co. | 204 Sansome |
| Waller, L. P. F. | 406 Montgomery |
| Wett, Rolla V. | Pine & Sansome |

IRON WORKS.

| | |
|-----------------------|-------------|
| California Iron Yard. | 540 Second |
| Morton & Hedley. | 234 Fremont |
| Vulcan Iron Works. | 605 Mission |

JAPANESE PRODUCTS AND FANCY GOODS.

| | |
|--------------------|-------------|
| Marsh, G. T. & Co. | 214 Post |
| Nippon Company. | 408 Geary |
| Solomon, O. Jr. | 422 Battery |

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 15 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|------------------|
| Baldwin Jewelry Co. | 844 Market |
| Barth, Rudolph. | 141 Post |
| Brittain & Co. | 23 Geary |
| California Jewelry Co. | 134 Sutter |
| Eisenberg, A. & Co. | 128 Kearny |
| Ollendemann, W. | 6 Third |
| Greenwald, George & Co. | 208 Kearny |
| Hall, A. H. & Son. | 643 Market |
| Judd, Alphonse. | 413 Market |
| London Diamond Co. | 4 Chronicle Bldg |
| Lundberg & Lee. | 232 Post |
| Nordman Bros. | 134 Sutter |
| Phelps & Adams. | 120 Sutter |
| Radtke & Co. | 118 Sutter |
| Rothschild & Hadonfeldt. | 207 Sutter |
| Schumacher & Co. | 421 Market |
| Schuster, M. C. | 713 Market |
| Schwartz, K. G. | 607 Battery |
| S. F. Diamond House. | 225 Sutter |
| Shreve & Co. | Crocker Bldg |
| Sorenson, James A. | 108 Sixth |
| Vanderlicke, W. K. & Co. | 128 Sixth |

JEWELERS' SUPPLIES.

| | |
|--------------------|------------|
| Armer & Weinshank. | 307 Sutter |
|--------------------|------------|

KNITTED GOODS.

| | |
|-----------------------------|----------|
| Chanter & Mattern. | 30 Post |
| Feister, J. J. Knitting Co. | 60 Geary |

LADIES' FURNISHING GOODS.

| | |
|--------------------------|-------------|
| Davis, Schonwasser & Co. | 134 Post |
| Jacobs & Co. | 113 Kearny |
| Magnin & Co. | 320 Market |
| Markis Bros. | 1210 Market |
| Rosenthal, S. & Co. | 327 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Feder, M. | 211 Post |
| Flamm, J. | 1436 Post |
| Frances, M. | 796 Sutter |
| Lowenthal & Co. | 514 Market |

LAMPS.

| | |
|-----------------|-------------|
| Boesch Lamp Co. | 585 Mission |
|-----------------|-------------|

LAUNDRIES.

| | |
|----------------------------|---------------|
| Empire Laundry Co. | 755 Bryant |
| La Grande Laundry. | 23 Powell |
| S. F. Laundry Association. | 33 Geary |
| U. S. Laundry Association. | 311 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|----------------------|----------------|
| Bancroft-Whitney Co. | 438 Montgomery |
|----------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|---------------------|----------------|
| Conradi & Goldberg. | 730 Montgomery |
| Kohlberg & Co. | 525 Washington |
| London, H. | 549 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|---------------------|----------------|
| Bissinger & Co. | 401 Front |
| Brown & Adams. | 108 Battery |
| Frank, S. H. & Co. | 408 Battery |
| Harrham & Jansen. | 524 Washington |
| Klipper & Dulfer. | 209 Mason |
| Kullman, Sals & Co. | 108 Battery |
| Stoll & Van Bergen. | 546 Market |
| Wagner Leather Co. | 806 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 518 California |
|-------------------------|----------------|

LIME AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|--------------------------------|----------------|
| Boeuf Printing & Engraving Co. | 523 Clay |
| Britton & Ray. | 625 Commercial |
| California Lithograph Co. | 618 Clay |
| Mutual Label & Litho Co. | 24 & Bryant |
| Union Lithograph Co. | 325 Sansome |

LIVERY STABLES.

| | |
|----------------------|------------|
| Clemens, C. J. | 409 Taylor |
| Kelly, Thos. & Sons. | 1829 Pine |
| McCorr, Alex. & Co. | 221 Ellis |

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Ablon Lumber Co. | Fifth & Hooper |
| Blyth & Trott. | Spear & Mission |
| Casper Lumber Co. | 20 California |
| Doe, Chas. F. & Co. | 101 Howard |
| Dolbeer & Carson. | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Haywood, Franklin. | 18 California |
| Hihn, F. A. Co. | 18 Santa Cruz |
| Hooper, C. A. & Co. | 204 Front |
| Jones, Richard C. & Co. | 739 Bryant |
| Meyer, Adolph. | 1510 Desvader |
| Morrison Lumber Co. | 732 Brannan |
| Pope & Talbot. | 214 California |
| Renton, Holmes & Co. | 35 Stewart |
| Scott & Van Arsdale L. Co. | Third & Brannan |
| S. F. Lumber Co. | Third & Brannan |
| Simpson Lumber Co. | 14 Spear |
| Truckee L. Co. of S. F. | 6 California |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 147 Spear |

MACARONI MANUFACTURERS.

| | |
|------------------------------|----------------|
| California Italian Paste Co. | 347 Sacramento |
|------------------------------|----------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|------------------|
| Brownell, Jas. S. | 132 Market |
| California Tool Works. | 143 Post |
| Cyclops Iron Works. | 223 Main |
| Evans, C. H. & Co. | 183 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert. | 108 Main |
| Marlin Pipe & Foundry Co. | 33 New Montez |
| Moore & Gottfried Co. | 167 Fremont |
| Moore, C. C. & Co. | 32 First |
| Oriental Gas Engine Works. | 223 Tolson |
| Pacific Tool & Supply Co. | 100 First |
| Parke & Lacy Co. | 21 Fremont |
| Ralston Iron Works. | 222 Howard |
| Tatum & Bowen. | 34 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 244 First |
| Union Iron Works. | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|-------------------------------|----------------|
| Eberhard Co., The Geo. F. | 12 Drumm |
| Hughes & Morton. | 106 Front |
| Marsh & Kidd. | 522 Market |
| Pacific Coast Machine Agency. | 709 Market |
| Pett & Center. | 123 California |
| Prindle, Frank M. Co. | 16 Second |
| Robinson & Towart. | 23 Bush |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 1 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|-----------------|-------------------|
| Schroock, W. A. | 21 New Montgomery |
|-----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|-----------------------|----------------|
| Atkins, R. O. & Sons. | 123 Montgomery |
|-----------------------|----------------|

| | |
|----------------------------|----------------|
| Hammel, Fred J. | 1008 Market |
| Berman, O. | 48 Ellis |
| Brenner-Ulman Co., The. | 17 Battery |
| Bullock & Jones Co. | 106 Montgomery |
| Carter & Kelly. | 7 Battery |
| Chest, Peabody & Co. | 6 Battery |
| Gibson, J. T. | 1204 Market |
| Goldstone Bros. | 31 Battery |
| Greenbaum, Well & Michale. | 17 Sansome |
| Hansen & Erick. | Market & Third |
| Hart, M. | 400 Kearny |
| Lewisohn, J. L. & Co. | 963 Market |
| Meyerstein Co. | 5 Battery |
| Morgan Bros. | 229 Montgomery |
| Schoenfeld, Adolph. | 1334 Market |
| The Toggery. | 623 Market |
| Webster, Jas. S. & Sons. | 522 Market |

MERCHANT TAILORS.

| | |
|---------------------|----------------------|
| Bliss, Charles. | Cleus Spreckels Bldg |
| Bloch & Georges. | 119 Sutter |
| Brock & Rosenberg. | 135 Stockton |
| Gronwall, W. L. Co. | Crocker Bldg. |
| Lenox, Geo. | 1117 Market |
| Lyons, Charles. | 121 Market |
| Pohelm, J. T. | 1110 Market |
| Reld, John. | 907 Market |
| Smith, J. | 406 Market |
| Williams Bros. | 111 Sutter |

METAL WORKS.

| | |
|----------------------------------|-------------|
| American Can Co. | 209 Mission |
| Hinn, John Metal Works. | 318 Howard |
| New England Novelty & Metal Wks. | 116 Second |
| Pacific Metal Works. | 139 First |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 432 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|-----------------------------|-----------------|
| Berkeley Farm-N. J. Nelson. | 1228 Folsom |
| Cal. Milk Producers' Assn. | 425 Turk |
| Jersey Farm Co. | 851 Howard |
| Milbree Company. | Ninth & Mission |
| S. F. Cream Depot. | 1923 Mission |

MILLINERY.

| | |
|----------------------|-------------|
| Coughlan, Jas. | 919 Market |
| Hinz & Landt. | 543 Market |
| Holm & Nathan. | 612 Market |
| Holler & Rase Co. | 781 Market |
| Spencer & Mitau. | 1024 Market |
| Toplitz, R. L. & Co. | 645 Market |

MILLWRIGHTS.

| | |
|-----------------------|-------------|
| Dibert Bros. Mfg. Co. | 225 Mission |
|-----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Eggers, Chas. & Co. | 118 Eureka |
| Mt. Shasta Mineral Spring Co. | 8th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 63 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|-------------------------|
| Alaska Treadwell Gold Mining Co. | Mills Bldg |
| Bourn, W. R. | 401 California |
| Rouvier, Alfred. | 324 Pine |
| Quarre, Geo. | Cal. Safe Deposit Bldg. |

MISCELLANEOUS FIRMS.

| | |
|----------------|---------------|
| Buckman, A. E. | 28 Montgomery |
|----------------|---------------|

MUNICIPAL ENGINEERS.

| | |
|-----------------------|---------------------|
| Ridley, A. E. Brooke. | 598-19 Parrott Bldg |
|-----------------------|---------------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|----------------------------|--------------|
| Curtaz, Benj. & Son. | 20 O'Farrell |
| Hockett Bros. & Co. | 23 Stevenson |
| Kohler & Chas. | 28 O'Farrell |
| Mauvais, The Zen Music Co. | 769 Market |
| Mauzy, Byron. | 308 Post |
| Sherman, Clay & Co. | 129 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Hurt, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Helmsman, H. M. | 109 Sansome |
|-----------------|-------------|

NOVELTY AGENT.

| | |
|----------------|-------------|
| Bentham, W. C. | 1832 Market |
|----------------|-------------|

OILS.

| | |
|---------------------------------|---------------|
| Arctic Oil Works. | 30 California |
| Standard Oil Co. | 421 Market |
| Weed, F. F., Sec'y Llob Oil Co. | 627 Market |

OPTICIANS.

| | |
|---------------------------|------------|
| Bertelld Optical Co. | 18 Kearny |
| California Optical Co. | 317 Kearny |
| Chinn-Poretta Optical Co. | 391 Market |
| Hirsch & Kaiser. | 7 Kearny |
| Kahn, H. & Co. | 642 Market |

OYSTER DEALERS.

| | |
|-------------------------|---------------------|
| Darbee & Immel. | 30 Union Sq. Market |
| Morgan Oyster Co., The. | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|------------------------------|------------|
| Alaska Packers' Association. | 308 Market |
|------------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|--------------------|-------------|
| Sorensen Fruit Co. | 101 Sansome |
|--------------------|-------------|

PAINTS AND OILS.

| | |
|-----------------------|--------------|
| Base-Hueter Paint Co. | 44 Ellis |
| Fuller, W. F. & Co. | Pine & Front |
| Magnus Bros. | 223 Front |
| Nason, R. N. & Co. | 116 Front |
| Whittier-Coburn Co. | 29 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Brace, N. | 3030 Sixteenth |
| Bradley & Son. | 322 Mission |
| Dwyer, L. J. | 40 New Montgomery |
| Fraser, John P. | 304 Stockton |
| Gercke & Weber. | 717 Larkin |
| Hartmann Paint Co. | 319 Third |
| Riecke, Chas. | 873, 234 |
| Schnee, Gustave. | 302 Stockton |
| St. Denis, J. & Co. | 520 Sutter |
| Stader, C. | 401 Bush |
| Steln, M. | 759 Market |
| Swan, J. S. | 717 Market |

PAPER BOXES.

| | |
|------------------------------|------------|
| Pacific Fold, P. B. Factory. | 14 Fremont |
|------------------------------|------------|

PAPER AND PAPER BAG MANUFACTURERS.

| | |
|------------------------|-------------|
| Crown Paper Co. | 707 Front |
| Colon Bag & Paper Co. | 404 Front |
| Union Pulp & Paper Co. | 437 Sansome |

PAPER PATTERNS.

| | |
|--------------------------------------|----------|
| Butterick Publishing Co., Ltd., The. | 301 Post |
|--------------------------------------|----------|

PATENT DOOR OPENERS AND CLOSERS.

| | |
|--------------------|-----------------|
| Rieschmuller, Geo. | 2449 Nineteenth |
|--------------------|-----------------|

PHARMACEUTICAL PREPARATIONS.

| | |
|--------------------------|-------------------|
| California Fig Syrup Co. | 392 Church |
| Gordin-Gladys Co. | 514 Pine |
| Law, Herbert E. | 2304 Van Ness Ave |
| Worden, Clinton E. & Co. | 214 Townsend |

PHOTOGRAPHERS.

| | |
|-----------------|-------------|
| Sewell, Daniel. | 1025 Market |
| Tabor Photo Co. | 121 Post |

PHOTO ENGRAVERS.

| | |
|------------------------------|-------------------|
| Bolton & Strong. | 519 Montgomery |
| Sunnet Photo & Engraving Co. | 104 Union Sq. Av. |

Law, Harthand.....294 Van Ness Ave
Mackay, John W.....17 Nevada Block
Martel, J. L.....Mountain View, Cal
Marrye, Geo. T., Jr.....234 Montgomery
Rodgers, Arthur.....16 Nevada Block
Shields Estate Co.....224 Bush
Wells, W. H.....Mills Bldg
Wilson, A. W.....Hotel Richieu

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co.....149 First
Jackson, Byron Machine Works.....411 Market

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Kearny
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....22 Montgomery
Bresce, G. L. & Co.....412 Pine
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Center & Spader.....11 Montgomery
Coffin, D.....3523 Mission
Crim, W. H. Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....633 Market
Flinn, Sanderson & Co.....238 Montgomery
Gieselman, William, Trustee.....120 Phelan Bldg
Hendrickson, William & Co.....614 Claus Sprackels Bldg
Heyman, Jacob & Son.....117 Sutter
Hibb, F. A. Co.....Santa Cruz
Hooker & Lent.....14 Post
Leonard & Leonard.....295 Montgomery
Madison & Burke.....628 Market
Magee, Thos. & Sons.....6 Montgomery
Manning, H. S.....3556 Washington
McAfee Bros.....108 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, B. P.....114 Montgomery
Patterson, Geo. W. H. & Co.....11 City Hall Sq.
Pitt, John.....408 Pine
Rich, A. J. & Co.....113 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Smith, Julien.....420 Montgomery
Strassburger, I. & Co.....340 Pine
Thietelton, Geo. & Co.....Ocean View
Umbein, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Wks.....418 Montgomery

RESTAURANTS.

Bay State Restaurant.....23 Stockton
Berge, John.....332 Pine
Blanco & Brun.....N.E. cor. Eddy & Mason
Brues, M. A.....70 Third
Christensen, M. A.....25 Fifth
Collins & Wheeland.....823 Montgomery
Detjen & Menzel.....35 Market
Fischer, E. A.....122 O'Farrell
Gallardo, F. B.....206 Kearny
Gutzeit & Malfanti.....110 O'Farrell
Johnson Restaurant Co.....28 Montgomery
Krone, F. W.....36 Geary
Larsen, C. G.....16 Eddy
Loup, Noel P.....128 Geary
Pago & Falch.....Turk & Mason
Peterson, P.....623 Kearny
Pouhnan & Schlatter.....33 O'Farrell
Priest, P. & Co.....Geary & Stockton
Ruediger & Loesch.....111 Larkin
Schwartz & Beth.....O'Farrell & Market
Swain, Frank A.....215 Sutter
Tooban, R. J. & Mason.....near Ellis
Westfield, P. & Co.....1036 Market
Wicker & Hermansen.....Market & Park Ave
Young, H. H.....223 Kearny
Zinkand, Chas. A.....327 Market

RIGGERS.

Servant & Rice.....17 Howard

RUBBER GOODS.

Boel, Wov. Hose & Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
General Supply Co.....537 Mission
Goodyear Rubber Co.....577 Market
G. P. & Rubber Mfg. Co., The.....306 Fremont
Morgan & Wright.....306 Larkin
N. Y. Baking & Packing Co.....509 Market
Occidental Rubber Co.....35 New Montgomery
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....609 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonde Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREENING AND TRANSPORTATION OF COAL.

Excelsior Coal & Boreening Co.....5 Spear

SCREEN WORKS.

Quick, John W.....221 First

SEARCHERS OF RECORDS.

Simpson & Millar.....413 Montgomery

SEWY MERCHANTS' ASSOCIATION.

Freud, J. Rich'd.....Mills Bldg

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hilleas, P.....306 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Oladding, McBean & Co.....1368 Market
Steiger Terra Cotta & Pottery Works.....1558 Market

SEWING MACHINES.

Evans, J. W.....1021 Market
Singer Mfg. Co.....23 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....85 Stewart
Turner, Matthew.....40 California
Whelan, John A. & Bro.....250 Spear

SHIP CHANDLERS.

Foard, L.....11 Market
Joeseelyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....318 California
Chapman, W. B.....123 California
Dellus & Co.....209 Safe Deposit Bldg
Diekmann & Co.....421 Market
Grace, W. R. & Co., N.E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....123 California
Knudsen, O. N. & Co.....123 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....232 California
Mittel & Co.....415 Safe Deposit Bldg
McNear, G. W.....328 California
Meyer, Wilson & Co.....210 Battery
Newhall, H. M. & Co.....309 Sansome
Oda, McAllister & Co.....108 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....504 Jackson
Plummer, Geo. E. & Co.....54 Stewart
Rothenbaum Bros.....204 Front
Sprackels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....320 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Christoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Beamish, P.....Columbia Bldg.
Ida Geo. P. & Co.....626 Market
Lautermilch, The L. Shirt Mfg. Co.....328 Bush

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....555 Market

SOAP & TALLOW MANUFACTURERS.

Flachbeck & Gloats.....307 Sacramento
Lill, Charles.....N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA WATER APPARATUS.

Becht, J. Co.....394 Stockton

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co.....Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

SPONGES AND CRAMOLS.

American Sponge Co.....150 New Montgomery

SPORTING GOODS.

St. Germain Billiard Co.....409 Market

STAMP DEALERS.

Makine & Co.....506 Market
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Bleke, Moffit & Towne.....56 First
Bonestell & Co.....401 Sansome
Cruicker, H. S. Co.....216 Bush
Dodge Stationery Co.....123 Grant Ave
Hegemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STATISTICIAN AND ECONOMIST.

McCarthy, Louis P.....2337 Pine

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....421 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market
Peterson, James P.....58 Stewart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....3 Mission
Freese, A. C.....66 Mission
Menzie, Stewart & Co.....514 Battery
Woodside, A. & Co.....31 Halleck

STORE AND OFFICE FIXTURES.

Blimmen, John.....243 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....250 Main

STOVES AND RANGES.

Schleck, John C.....13 Blazome

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....315 Market
Hoppe & Robinson.....404 Sutter

SURVEYING INSTRUMENTS.

Llets, A. Co.....422 Sacramento

SYRUPS.

Long Syrup Refining Co.....Eighth & Brannan
Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....7 Montgomery
Byrne, Jos. & Co.....1045 Mission
Ford, G. W. R. & Co.....116 Sutter
Oallagher, P. H. & Co.....809 Market
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.....102 Battery

TANNERS.

Eagle Tannery.....28th & San Bruno Ave
Lugan-Hellwig Tanning Co.....401 Front
Norton Tanning Co.....812 Clay
Struven & Birgie.....1609 San Bruno Ave

TANNING EXTRACTS.

California Tanning Extract Co.....218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....118 Market
Burmeister, Henry W.....1143 Market
Castle Bros.....Davis & Sacramento
Caswell, Geo. W. & Co.....414 Sacramento
Columbia Coffee & Spice Co.....112 Front
Polker, J. A. & Co.....104 California
Outland Mfg. Co.....113 Front
Hill Bros.....123 Market
Hollman, Henry.....2305 Mission
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Tillich, Chas. P. & Co.....306 Battery
Tyler, B. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....218 Bush
Weihe, E. P. Supt. Am. Dist. Telegraph Co.....114 Front

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
Neville & Co.....81 California

THEATRES.

Belasco, Fred.....Alcazar Theatre
Walther Orpheum Co.....113 O'Farrell

TITLE INSURANCE.

California Title Ins. and T. Co.....Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie
S. F. Towel Co., The.....SW cor. New Montgomery & Mission

TRANSFER COMPANIES.

Morton Special Delivery Co.....110 Battery
Pacific Transfer Co.....30 Sutter
People's Express Co.....30 Market
River Express Co.....10 Drumm
Wells Fargo & Co's Exp.....34 & Mission

TRUNKS.

E. L. Fifield & Co.....63 Stevenson
Hirschfelder & Meaney.....14 Sutter
Malm, C. A. & Co.....238 Bush

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.....1170 Market

TURKISH BATHS.

Burns, Edw. P.....11 Grant Ave
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....110 Montgomery
Bannan's Typewriter Exchange.....307 Monty
Bornemann, Geo. C. & Co.....117 Sutter
Standard Typewriter Ex.....207 Montgomery
United Typewriter & Supply Co.....327 Monty
Wyckoff, Seamans & Benedict.....211 Montgomery

UNDERTAKERS.

Godeau, J. S.....305 Montgomery Ave
Gray, N. & Co.....641 Sacramento
Hagan, James.....445 Valencia
Halsted & Co.....444 Mission
Maase, H. F.....317 Mission
McMenemy, Jas. & Son.....1067 Mission
Trumen, Chas. H. J. & Co.....315 Market
United Undertakers' Association.....27 Fifth
Valente, Marini & Co.....1534 Stockton

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....Sutter & Grant Ave
Petibone Bros. Mfg. Co., The.....8 Eddy

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works.....404 Battery

WAGON & CARRIAGE MATERIALS.

Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.

Clark, G. W. & Co.....655 Market
Quadt, John.....1714 Market
Uhl Bros.....555 Market

WAREHOUSES.

Danforth Warehouse Co., Inc.....723 Battery
Orangers' Business Association.....376 California
Haslett Warehouse Co., The.....206 California
Lemman Bros.....Townsend & Japan
Sansome Street Warehouse, Inc.....809 Sansome
Searle Warehouse Co., Charles.....41 First

WELL BORERS.

Lowe, J. W.....124 Kearny

WINES AND LIQUORS.

Adams, Chas. L.....212 Eddy
Arnold, B. & Co.....Townsend and Stanford
Berge & Donnell.....708 Sansome
Braunschweiler & Co.....5 Drumm
Buneman, H.....313 Front
Cahen, Louis & Son.....418 Sacramento
California Wine Association.....661 Third
Cavagnato, F.....541 Clay
Chalk & Bernard.....756 Brannan
Chauche & Son.....17 First
Chavaler, F. & Co.....15 Beale
Crown Distilleries Co.....100 Front
Eisen Vineyard Co.....12 Stevenson
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The.....Market & 34
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros., Inc.....555 Market
Holtum, Ferdinand.....517 California
Hottel, A. P. & Co.....421 Jackson
Italian-Swiss Agric. Col.....518 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhlschwarke & Co.....123 Sutter
Lachman & Jacobl.....3d & Bryant
Leuenberger, E. & Co.....14174 Polson
Levinson, M. A.....693 McAllister
Livingston & Co.....306 Davis
Lubben, John.....506 Washington
Lyons, E. O. Co., The.....549 Mission
Mann, C. M. suc. to I. de Turk. 210 Sacramento
Martin, E. & Co.....54 First
McLeod & Hatje.....515 Market
Melnecke, Chas. F. & Co.....314 Sacramento
Meyerfeld, Mitchell & Co.....114 Front
Mohs & Mohs, Inc.....23 Market
Moore, Hunt Co., The Jesse.....404 Front
Mueh & Lynch.....1423 Stockton
Naber, Alfe & Brune.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Oakville Wine Co.....Polson and Army
Pike, B. D. & Co.....218 Battery
Rosenblatt, C. Co., The.....113 Pine
Rothenberg, S. B. & Co.....117 Battery
Royal Eagle Distilleries Co.....501 Market
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....123 Mission
Schultz, Wm. A. & Sons.....523 Front
Shea, Rocqueras & Co.....525 Market
Siebs Bros. & Placemann.....222 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....308 Market
Tausig, Louis & Co.....26 Main
Van Bergen, N. & Co.....413 Clay
Wetmore, Bowen & Co.....410 Port
Wichman, Lutgen & Co.....518 Clay
Wilmerding-Lowe Co.....50 First

WIRE AND WIRE ROPE.

American Steel & Wire Co.....10 Pine
Roehling's, John A. Sons Co.....25 Fremont

WOOD DEALERS.

Bender Bros.....Third-st. Wharf
Devoto & Padri.....1230 Battery
Iverson Trading Co., The N.....155 Berry

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.

Lervenson & Co.....305 Front
Una, Harry Co., The.....113 Battery

WOOL.

Denigan, Thos. Son & Co.....123 Market
Koebling, S. Co.....223 California
San Francisco Wool Sorting & Scouring Co.....632 Fifth
Wallner, Jacob.....Fifth & Blazome

WOOLEN MANUFACTURERS.

Golden Gate Woolen Mfg. Co.....338 Market

WRECKERS.

Whitlaw Wrecking Co.....216 Spear

MERCHANTS' ASSOCIATION

REVIEW.

J. RICH'D FREUD, - - - - - EDITOR

Circulation, 10,000 Copies.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 7, 8 and 9. Telephone, Main 5345.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

CITY GOVERNMENT IS BUSINESS. The administration of municipal affairs is strictly a business proposition. The protection and preservation of life and property by adequate police, fire and sanitary measures and regulations; the paving, cleaning, draining and lighting of the public streets, the levying and collecting of municipal taxes, and the disbursing of the city's funds, are the main functions of a municipality. The successful execution of each and all of these public duties is determined by the same general principles that obtain in any well-regulated business house.

POLITICS OUT OF PLACE. Questions pertaining to National or State politics are not involved in municipal affairs.

High or low tariff, gold or silver currency, territorial expansion or contraction, have no place in the consideration of a city's administration. Such issues are momentous to the Nation, and should receive the thoughtful attention of all citizens at Federal elections. In civic matters, the only questions to be discussed are those of a local nature affecting the maintenance and management of the municipality.

SEPARATE CITY ELECTIONS. How to effectually eliminate politics from city government is a stubborn and difficult problem. The framers of the Charter of San Francisco believed that the best way would be to separate municipal from State or National elections. Accordingly, the Charter provides that elections for city officers shall take place in the odd-numbered years. Such an election will be held next November, for which a primary election will be held next month.

Epworth League Convention.

From the 18th to the 21st of this month, the Fifth International Convention of the Epworth League will be held in San Francisco. Reports at the headquarters of the League assure an attendance of at least 30,000 visitors from east of the Rocky Mountains. Reduced fares in California will bring a great crowd from all parts of the State.

The proper entertainment of such a gathering is really a sound business proposition. These visitors will spend considerable money here, making in the aggregate an immense sum. Moreover, the class of people who are coming can be of great help to our city and State in an advertising way. There are 2,500,000 Epworth Leaguers in the United States, and these visitors will represent a very large constituency of intelligent people.

One of the principal purposes of the Merchants' Association is to encourage measures that will attract visitors, some of whom may become permanent residents. Resolutions have already been adopted by our Board of Directors in favor of holding this convention in San Francisco and asking the business and professional men, as well as property owners and capitalists of the city to assist in making it a notable success. The Finance Committee of the Epworth League is now soliciting subscriptions to provide a suitable reception to the Epworth Convention and hopes to secure \$25,000 for this purpose. This money is at once respect right in our midst in fitting up halls, providing decorations and the necessary expenses of the convention. All delegates pay their own expenses. So far, \$12,500 has been raised, and we feel assured that as soon as the citizens of San Francisco realize the importance and value of this great gathering, the required balance will be promptly contributed.

Use of Streets by Railways.

An interesting and instructive comparison is made by the New York "Commercial" in the municipal charges for the use of the public streets by railways in New York City and a number of European cities.

The City Controller of New York shows that last year the Metropolitan Railway Co. paid the city of New York only \$539,051.49 for all the streets used, including Third Avenue; this sum includes car licenses and all other fees. The Commissioner of Accounts claims that there is due the city, from the railways using its streets, the sum of \$1,099,752, for car licenses, percentages on gross receipts and paying between tracks. It is believed that only about half the cars pay taxes. On the other hand, Berlin receives 8 per cent of the gross receipts of its surface lines and one-half of any surplus after paying 12 per cent dividend; and at the end of 25 years the city owns the tram lines on the payment of actual value of the property at that time. In Dublin, the new tram lines pay about \$1,000 per annum for each mile of main track. In Scotland, 60 per cent of the tram lines are owned by the cities and towns; and in England 54 per cent are so owned. In Liege, Belgium, the city purchased the franchise and rolling stock and then leased the line for operation. The lessees pay \$7,900 on gross annual earnings of \$154,000, and an increase of 1 per cent additional for every \$9,650 additional gross revenue; the city provides all new equipment and supervises the operation. The fare is 2 cents. In France, private lines pay from 8 to 10 per cent of the gross receipts, with fares averaging 12 cents per mile. Of the French tramways 45 per cent are owned by the cities, and any existing line can be bought for actual value plus 5 per cent.

The Merchants' Association and Street Sprinkling.

By the Superintendent of the Association.

One of the daily papers, when complaining some days ago about the dust on Market Street and apparent lack of street sprinkling on a certain day, made the statement that "The Merchants' Association has not yet considered the question of Street Sprinkling."

For the information of our members and the public generally, we wish to say that the Merchants' Association has not only been considering the question of street sprinkling for the past five years, but it is through its efforts that the city is now, for the first time, sprinkling its principal business streets and the Association is responsible for the system and specifications under which the work is being performed.

The system was adopted after a series of actual experiments by the Merchants' Association, extending over quite a period. Under usual conditions, the sprinkling has been quite satisfactory and the streets have been kept comparatively free from dust and with a less number of accidents caused by horses falling on the smooth pavements than ever before. There are times, however, when the streets are being excavated or buildings are being erected, and piles of sand are left lying on the pavement, when this sand is blown about by the strong winds and great annoyance is the result. This cannot always be entirely prevented by sprinkling as it is not always practicable to wet down piles of sand with sprinkling carts.

The public should also know that the city does not pay by the day or month for keeping the streets sprinkled, but pays a certain sum per 1,000 lineal feet for each time a street is sprinkled. The contractor is not permitted to sprinkle any street a greater number of times per day than specified in the schedule, except by special orders from the Board of Public Works.

The effectiveness of the work may, however, be very much increased by the exercise of good judgment upon the part of the drivers of the sprinkling carts in regard to using a light or heavy spray at different times during the day, according to the temperature and wind prevailing, and in giving special attention to places where sand or dirt has accumulated, without waiting for specific orders from the foreman.

In no city in the United States are the conditions so peculiar in this respect as in San Francisco, and the principal difficulty to be met by those engaged in street sprinkling here is in having the drivers individually exercise good judgment in this matter.

There is no doubt but that many streets would be benefited by being sprinkled a greater number of times during the day and that many other streets which are not sprinkled at all, should be sprinkled.

The Merchants' Association believes that in this matter, as in street cleaning, too much can not be attempted in the beginning and that as the public is educated to the comfort and benefits to be derived from general sprinkling, the appropriation for this purpose will be gradually increased each year, provided the work is economically performed and citizens find they receive full value for their money.

L. M. KING.

San Francisco, June 28, 1898.

Schedule of Revenue Taxes.

A schedule of revenue taxes in effect July 1, 1901, as compiled by the Secretary and Attorney of the Merchants' Association, has been sent to each member of the Association. Copies will be furnished free to any of our readers upon application at the office of the Association, Mills Building.

MERCHANTS' ASSOCIATION REVIEW

CIRCULATION 10,000 COPIES.

Published Monthly by the Board of Directors



Vol. 5.

SAN FRANCISCO, CAL., AUGUST, 1901.

No. 60.

Greeting to Our Members and to the Public.

FIFTH ANNIVERSARY OF THE "REVIEW."

THE REVIEW celebrates its fifth anniversary this month. Five years ago it was started as the mouthpiece of the Merchants' Association to assist in the advancement of San Francisco. Brief as is such a short period in the life of a municipality, much has been achieved. The most casual observer now notes the awakened civic interest and activity of our citizens as contrasted with their former indifference and lethargy.

A Radical Transformation.

A passing retrospect reveals some notable changes. The city government has undergone a radical transformation. A complete revolution has taken place in the organic law. For almost a half century San Francisco was dominated by powers outside of the municipality. The most trifling local ordinances were shaped and promulgated by edict of successive State legislatures. Municipal sovereignty was unknown. We had to take the unwelcome doses administered biennially by the Legislature and abide the consequences.

Era of Self-Government.

With the advent of the new Charter came the promising era of municipal self government. Since the adoption of the present Constitution of California in 1879, San Francisco has vainly tried to throw off the shackles of outside dictation. During the past twenty years four futile attempts were made to gain a Freeholders' Charter. Renewed efforts under the leadership of the Merchants' Association finally resulted in the preparation and adoption of the present organic law, and the long battle for municipal home rule was at last won.

We are Now Responsible.

The local government is now our own creation. Whatever may be its character we cannot escape accountability. The citizens of San Francisco are now alone responsible for the conduct and management of their city. Its virtues are to their credit; its vices are to their debit. The yearly balance sheet shows the record of the municipality. It is a priceless privilege to be able to improve conditions and rectify abuses. If the city government should be misgoverned, if municipal affairs should be mismanaged, the citizens of San Francisco are now alone to blame.

Government As Good As the People.

In a representative republic it is an axiom that the government is sure to be as good as the people,—no better, no worse. This principle holds equally true in the municipal affairs of our city since political independence and integrity have been guaranteed. With double force, therefore, must we continue to awaken civic pride and civic courage and civic patriotism. Each member of the community must realize that he is a potent factor in the city's welfare. It should be regarded almost criminal to shirk civic obligations. Duty to the commonwealth should be the incessant goal of citizenship.

Municipal Civil Service.

To introduce business methods in the city government has ever been the highest ambition of the Merchants' Association and the foremost aim of the REVIEW. To the pernicious effects of spoils politics may be traced nearly all municipal ills. Civil service is the corner-stone of civic progress. The Civil Service article of the Charter of San Francisco is recognized as the key note of municipal advancement. The successful establishment of the merit system in many departments of the city government is clearly shown in the annual report of the Civil Service Commission, published in this number of the REVIEW. Notwithstanding any temporary setbacks, this salutary movement is bound

to go forward. Politicians may cling to the vicious doctrine "to the victors belong the spoils," but it has long ago been discarded by the people. Public opinion has crystallized in favor of the merit system, and its onward course is irresistible.

Many Steps Ahead.

It would far exceed the limits of this article to recount the many improvements to our municipal conditions since the birth of the Merchants' Association. Evidence of progress is manifest in many directions. Besides the adoption of a modern charter, our streets are better paved, cleaned, sprinkled and lighted; the rates for water, gas and electric light have been materially reduced; the dollar limit of taxation has been maintained with a large surplus for permanent improvements; obnoxious and burdensome license taxes have been abolished, and a multitude of other progressive measures inaugurated.

Imperative Necessities.

The lack of certain absolute necessities still retards seriously the rapid growth of San Francisco. Our dilapidated school buildings are a standing disgrace to this metropolis. Our defective sewer system is a constant menace to the health and lives of our inhabitants. Our County Hospital is a shameful rebuke to our wonted civic pride. Extortionate harbor charges constitute almost a prohibitive tax upon the commerce of our port. We must not rest a moment until these and other wrongs and abuses are finally and fully remedied.

Beautify the City.

Nor should we stop with the essential utilities. Hand in hand with them should go the attractive features of municipal adornment. Beautify the city and add to its attractiveness. The conquering charm of beauty is no more irresistible in persons than in cities. Remove every vestige of municipal disfigurement. Let our streets and buildings and parks and hills be superb models of harmonious design, architectural ornamentation and landscape beauty. Thus will innumerable visitors from the four quarters of the globe seek this historic peninsula as a haven or a home.

A Promising Future.

Invaluable opportunities have been thrown at our very doors by the world events of the last few years. The Golden Gate now swings both ways, and a grand vista of rare possibilities confronts our efforts. They might as well never have met our gaze, if we are not ready and prepared to grasp them. Matters that seem trivial often decide the fate of nations. Let us make sure that our municipal household is in perfect order; that every side of our civic structure is the best side; that San Francisco shall be in fact, as well as in name, the Queen City of the West.

Let Us Stand Together.

Above all let us be united. Let us stand together as an invincible unit for the common welfare. Organization is the prime central lever of the twentieth century. Force of numbers conquers the most obstinate problems. The Merchants' Association has achieved its work and stood its ground by virtue of the unswerving support of its 1,255 members. Let us add to our strength every citizen engaged in the commercial development of the commonwealth. No progressive task will then be too great or too arduous. A united citizenship will place San Francisco in the front rank of the leading cities of the world.

The Merchants' Association and the REVIEW may be confidently counted upon to do their full share toward the consummation of so worthy a cause.

THE MERIT SYSTEM IN OPERATION.

Annual Report of the Civil Service Commission.

(NOTE.—Civil Service is the first plank in the municipal platform of the Merchants' Association. The administration of the city government upon business principles was the keynote to the adoption of the present charter of San Francisco. The Merchants' Association stood sponsor for the merit system in the new organic law and is now responsible for its successful introduction and permanent establishment. Our members, therefore, will read with interest and pleasure the following official report of the work of the Civil Service Commission during the past year.—EDITOR.)

OFFICE OF THE
CIVIL SERVICE COMMISSIONERS, CITY HALL,
SAN FRANCISCO, July 15, 1901.

To His Honor, the Mayor—

DEAR SIR—In compliance with Section 9, Article XVI of the Charter, the Civil Service Commission has the honor to submit herewith a report of the operations of the Civil Service Department for the fiscal year ended June 30, 1901.

THE SUPREME COURT DECISION.

During the past year, considerable time was given to defending the Civil Service provisions of the Charter against the attacks made upon them in the courts. In this litigation, the Commission was greatly aided by your Honor, and this opportunity is taken to publicly thank you for your unceasing devotion personally and officially, to the interests of the Merit System.

The most important suit in which the Commission was interested was that of Crowley vs. Freud et al. The point involved in this action was the validity of the provisions of Section 11, Article XIII (the Civil Service Article) of the Charter, respecting its application to certain officers named therein, and sometimes known as County Officers, namely the Assessor, County Clerk, Sheriff, Recorder and Coroner. The office of the Clerk of the Justices' Court was also included in the opinion of the Court. The decision turned upon the right of the Charter of a consolidated City and County government to provide for the "qualifications" of the deputies of the so-called county officers. After elaborate arguments, in which the Commission was represented by the Hon. Franklin K. Lane, City Attorney, and Mr. Garret McEnerney, the Superior Court issued an order permanently restraining the Commission from introducing the Merit System into the so-called County offices.

On April 6th last, the Supreme Court rendered a decision affirming the action of the Superior Court. A petition for a rehearing was denied by the Appellate Court, and 242 positions in the County offices, involving a yearly expenditure of \$220,600 for salaries, were thereby opened to political patronage. Whether the copyists employed in the offices of the County Clerk and Recorder are deputies within the meaning of the Supreme Court decision in Crowley vs. Freud, and are therefore exempt from Civil Service, is a question now before the Supreme Court in an appeal taken by the City Attorney from the decision of the Superior Court in favor of the petitioner, a non-Civil Service copyist, in Garrett vs. Brooks, as Treasurer.

Pending the decision on this appeal, 37 Civil Service copyists are retained by the County Clerk and the Recorder. It is due these clerks to say that their general efficiency is admittedly of such a high order, and their work has been so well done that the County Clerk and the Recorder fear to injure their departments by displacing these men of proved ability, and appointing instead the clamorous applicants of the political arena. The efficiency of the Civil Service clerks was also recognized and acknowledged in a most satisfactory manner, by the Hon. Washington Dodge, Assessor, who, after the Supreme Court decision, retained in his department nearly one hundred ordinary clerks from our lists.

The case of Cahen vs. Wells, which was an attack upon the constitutionality of the Civil Service article of the Charter, was decided by the Supreme Court in favor of the Merit System. In this case, the plaintiff contended that Section 12, of Article XIII, provided for a life tenure in office, in violation of Section 16, Article XX, of the State Constitution; and that, as the life tenure was the controlling and vital purpose of all of the Charter provisions on Civil Service, Section 12 being unconstitutional, all the other Sections must fall with it.

In its opinion, the Supreme Court held that even without the disputed Section 12, Article XIII provided a complete plan for the operation of the Merit System. Its constitutionality was therefore sustained. The Justices of the Supreme Court were careful to state that they in no way expressed an opinion as to the constitutionality of Section 12.

The door to future litigation upon this question is thus left open.

Upon the authority of Cahen vs. Wells, the Supreme Court sustained the (favorable) decision of the Superior Court in Bauer vs. Quinn, which was another

general attack upon the Civil Service provisions of the Charter.

The most recent Court decision involving the Merit System was that of Judge Murasky, in denying the petition of Lewald, an unapproved temporary appointee as Deputy Tax Collector, for a writ of mandate compelling Brooks, the Treasurer, to pay the petitioner's salary. In this case, the Court sustained the provision of Section 10, Article XIII, requiring that temporary appointments shall not remain in force more than sixty days, and must be approved by the Commission.

The case of Seyden vs. Freud, another attack of the Tax Collector's Deputies against the operation of the Merit System, is yet pending in the Superior Court.

EXAMINATIONS AND APPOINTMENTS.

During the past fiscal year the Commission has held forty-four examinations. Interesting data regarding these examinations will be found in the Appendix attached to the report, which also shows the number of places under Civil Service in the various departments of the municipal government. From the eligible list of the Commission, 387 appointments have been made, not including 200 ordinary clerks appointed to fill temporary positions, and over 100 laborers. All the clerks, bookkeepers, deputies and secretaries employed in the offices and bureaus of the Board of Public Works, Board of Health, Board of Election Commissioners, Board of Police Commissioners, Board of Fire Commissioners, Board of Police Pension Fund Commissioners, Board of Fire Pension Fund Commissioners, Department of Electricity, the Auditor and the Tax Collector, are Civil Service appointees. The Civil Service appointees as Deputies in the Tax Collector's office have not yet entered upon their duties. All the laborers, carpenters, plumbers, painters, machinists, bricklayers, hodcarriers, pavers, rammers and inspectors of various kinds employed by the Board of Public Works, the Board of Health and the Department of Electricity are also Civil Service appointees. The last named Department is under the operation of the Merit System in all its branches, examinations having been held for all its places of employment from Chief to lineman.

To fill a demand for male stenographers, an examination has been set for July 25th. The Commission is about to hold examinations for the City Engineer's office, and for promotions in the Police Department. As the way has been cleared by the settlement of the most important litigation involving the Merit System, the Commission now hopes to make rapid progress and to have Civil Service applicants appointed within a comparatively short time to all the 1,700 places subject to the jurisdiction of this department.

BOARDS OF EXAMINERS.

But for the assistance of the public-spirited citizens who have acted as members of Boards of Examiners, it would be impossible to transact the business of this Commission without an appropriation twice as great as that allowed. The Commission takes pleasure in hereby expressing its profound appreciation of the invaluable services rendered gratuitously by the following gentlemen who acted as members of Boards of Examiners during the past fiscal year:

Bricklayers and Hodcarriers—Adam Beck, Thomas

Butler, Thomas W. Butcher.

Pavers and Rammers—J. J. Flynn, John J. Dowling, C. B. Williams.

Plumbers—James Shepard, F. S. Snook, Charles Wetherbee.

Painters—H. F. Wagner, P. Brown, W. S. Upham, E. H. Black.

Machinists—P. H. Reardan, William Speck, Martial Hainque.

Carpenters—S. H. Kent, W. B. Anderson, C. P. Moore.

Bookkeepers—Cyril Williams, John Pettee, S. P. Johnston.

Assistant Plumbing Inspectors—Richard Rice, F. W. Snook, Charles Wetherbee.

Department of Electricity—William W. Hanscom, Frederick Cartwright, John M. Klein.

Street and Sewer Inspectors—J. F. Fairchild, Charles A. Warren, Owen McHugh.

Building Inspectors—S. H. Kent, C. P. Moore, W. B. Anderson.

Superintendent of Public Buildings—Thomas Morrin, Newton J. Tharp, S. H. Kent.

Superintendent of Stone Pavements, Superintendent of Sewers and Field Deputies Board of Public Works—Otto Van Geldern, Charles A. Warren, J. A. Fairchild.

During the past fiscal year the expenses of this Department have been as follows:

Salaries—

| | |
|------------------------------|---------|
| Three Commissioners | \$3,600 |
| Chief Examiner and Secretary | 2,400 |
| Clerk | 1,200 |
| Stenographer | 500 |

Total.....\$8,100

Respectfully submitted,

CIVIL SERVICE COMMISSION.

JOHN E. QUINN,

P. H. MCCARTHY,

J. RICH'D FREUD, President.

E. F. MORAN, Chief Examiner and Secretary.

APPENDIX.

REPORT OF CIVIL SERVICE COMMISSION. Civil Service Places.

| DEPARTMENT. | Positions | Salaries. |
|----------------------------------|-----------|----------------|
| Auditor..... | 8 | \$ 10,200 00 |
| Election..... | 21 | 24,600 00 |
| Electricity..... | 62 | 63,000 00 |
| Fire..... | 518 | 615,870 00 |
| Firemen's Pension Fund..... | 1 | 900 00 |
| Health..... | 233 | 152,040 00 |
| Police..... | 591 | 754,602 00 |
| Police Pension Fund..... | 1 | 600 00 |
| Public Works..... | 200 | 200,000 00 |
| Stenographers, Police Court..... | 3 | 7,200 00 |
| Tax Collector..... | 75 | 58,500 00 |
| Totals..... | 1,713 | \$1,888,362 00 |

Examinations and Appointments—Classified Civil Service to July 16, 1901.

| EXAMINATIONS. | No. Examined. | No. Passed. | No. Failed. | No. Appointed. | New Employed. |
|---|---------------|-------------|-------------|----------------|---------------|
| Copyists..... | 460 | 181 | 279 | 41 | 37 |
| Sewer cleaners..... | 115 | 94 | 21 | 24 | 12 |
| Court Stenographers..... | 7 | 5 | 2 | 4 | 4 |
| Stenographers, Type-writer..... | 36 | 16 | 20 | 7 | 5 |
| Ordinary Clerks..... | 436 | 152 | 284 | 147 | 20 |
| Bricklayers..... | 24 | 11 | 13 | 8 | 7 |
| Pavers..... | 37 | 37 | 0 | 20 | 21 |
| Rammers..... | 30 | 35 | 4 | 18 | 16 |
| Plumbers..... | 12 | 6 | 6 | 3 | 3 |
| Painters..... | 14 | 11 | 3 | 4 | 3 |
| Machinists..... | 10 | 10 | 0 | 6 | 5 |
| Hod-carriers..... | 63 | 41 | 19 | 33 | 23 |
| Carpenters..... | 37 | 22 | 15 | 2 | 2 |
| Bookkeepers, Board of Public Works, Sheriff's Office..... | 21 | 6 | 15 | 3 | 3 |
| Policemen (Physical)..... | 263 | 114 | 149 | 43 | 41 |
| Policemen (Mental)..... | 113 | 83 | 30 | 43 | 41 |
| Experienced Clerks, Board of Health..... | 22 | 14 | 8 | 11 | 11 |
| Experienced Clerks, Tax Office..... | 129 | 84 | 45 | 26 | 20 |
| Experienced Clerks, Board of Public Works..... | 22 | 17 | 5 | 7 | 7 |
| Experienced Clerks, Auditor's Office..... | 13 | 10 | 3 | 8 | 7 |
| Deputy (Auditor)..... | 5 | 3 | 2 | 2 | 2 |
| Deputy Justices' Clerk..... | 10 | ..... | ..... | ..... | ..... |
| Secretary Board of Health..... | 3 | 3 | ..... | 2 | 1 |
| Secretary Fire Commission..... | 3 | 3 | ..... | 1 | 1 |
| Secretary Police Commission..... | 2 | 1 | 1 | 1 | 1 |
| Secretary Fire Pension Fund..... | 1 | 1 | ..... | 1 | 1 |
| Secretary Police Pension Fund..... | 1 | 1 | ..... | 1 | 1 |
| Assistant Plumbing Inspectors..... | 11 | 6 | 5 | 3 | 3 |
| Sanitary Inspectors..... | 10 | 8 | 2 | 6 | 6 |
| Food Inspectors..... | 21 | 11 | 10 | 8 | 8 |
| Market Inspectors..... | 14 | 9 | 5 | 6 | 6 |
| Instrument-makers..... | 4 | 4 | ..... | 4 | 4 |
| Linemen..... | 19 | 7 | 12 | 7 | 7 |
| Repairers..... | 13 | 6 | 7 | 5 | 3 |
| Operators..... | 9 | 7 | 2 | 7 | 7 |
| Deputy, Tax Office..... | 38 | 25 | 13 | 14 | ..... |
| Deputy, Election Commission..... | 25 | 23 | 2 | 17 | 17 |
| Inspectors Streets and Sewers..... | 48 | 12 | 36 | 12 | 9 |
| Inspectors Side Sewers..... | 3 | 2 | 1 | 1 | 1 |
| Inspectors of Buildings..... | 14 | 4 | 10 | 3 | 3 |
| Painters, Dept. of Electricity..... | 50 | 33 | 17 | 19 | 18 |
| Inspector, Dept. of Electricity..... | 10 | 4 | 6 | 2 | 2 |
| Chief, Dept. of Electricity..... | 5 | 2 | 3 | 1 | 1 |
| Office Deputy, Board of Public Works..... | 11 | 4 | 7 | 2 | 2 |
| Superintendent of Stone Pavements..... | 10 | 4 | 6 | ..... | ..... |
| Superintendent of Sewers..... | 8 | 3 | 5 | ..... | ..... |
| Field Deputy, Board of Public Works..... | 16 | ..... | ..... | ..... | ..... |
| Superintendent of Public Buildings..... | 4 | ..... | 4 | ..... | ..... |
| Totals..... | 2,241 | 1,138 | 1,077 | 545 | 350 |

THE MUNICIPAL OWNERSHIP MOVEMENT.

ORIGIN, GROWTH AND CURRENT HISTORY.

Written expressly for the "Review," by HON. CLINTON ROGERS WOODRUFF,

SECRETARY OF THE NATIONAL MUNICIPAL LEAGUE.

If there is one municipal question above another pressing for solution at the present time, it is that of the relation of public service corporations to the municipality. Shall the city own, control or operate its electric light and gas plants and water works? Upon what terms shall street railway companies be permitted to run their cars over the highways? There has been widespread agitation of these questions, under the somewhat misleading title of municipal ownership and behind much talk and demagoguery, the people are seriously considering the whole subject in a way that promises important results. Wherever the people have had a chance to express their wishes it has been to the effect, where it has not been for direct operation by the city, that no franchise should be granted except for limited periods and upon terms granting to the city adequate compensation, and to users and consumers reasonable rates.

MENACE TO POLITICAL INTEGRITY.

It is now quite generally recognized that public service corporations constitute a serious menace to the political health of the community. Wherever they have been allowed to gain a foothold they have not infrequently soon extended their influence and increased their privileges by means that will not bear the light of day. Many of the gravest municipal scandals have grown out of the activities of such companies. The Ramapo Water deal in New York is the one most recent and is still fresh in the public mind. The scandal attaching to the passage of the United Gas Improvement Company's lease and the Keystone Telephone Co's ordinance in Philadelphia, and the attempted passage of the Schuylkill Valley Water ordinance are now familiar history; as are the stories of the Broadway Franchise and the passage of the Allen Law in Illinois. Nearly half of Scranton's council has been forced into dishonorable retirement by the exposure of its corrupt relations to telephone and similar companies. The malodorous records of the Cleveland and Chicago councils in connection with franchises are notorious and it has only been a few weeks since the citizens of Kansas City resorted to a demonstration of force to prevent the passage of an ordinance granting valuable franchises to a street railway company on grossly inadequate terms.

A POPULAR MUNICIPAL ISSUE.

It is a well grounded fear for the future of our city government in the face of such conduct and revelations that has given strength to the movement for municipal ownership. Wherever it has been an issue it has won. In Chicago, Mayor Harrison despite a peccable record along other lines, was re-elected for a second time over an opponent of high personal character and attainments, because of his brave and unequivocal stand in favor of the people's rights in the matter of municipal franchises and especially his attitude of hostility to the corruptions and aggressions of the street railway companies. Mayor Johnson won his election in Cleveland because of his declaration in favor of three cent fares. In Columbus, Ohio, the same issue was before the voters and they decided it as did those of Cleveland. In Toledo, Mayor Jones, a firm believer in municipal ownership, was again re-elected largely because of his attitude on this question. In St. Louis, the municipal ownership candidate polled upwards of 30,000 votes and outdistanced the Republican candidate. In Butte, Montana, the vote was 4 to 1 for the municipal ownership of water, and 3 to 1 in favor of a city electric light plant.

FORCES BEHIND MUNICIPAL OWNERSHIP.

A leading New York weekly has stated with force and conciseness the causes back of this tendency: "It is the resentment and righteous indignation excited by revelations of such corruption and robbery, and by evidence of the controlling power of the ill-gotten wealth in local politics, that are the chief forces behind the movement in our cities for municipal ownership. Of course, there is also a belief that the profit now enjoyed by the holders of franchises wrongfully procured will be turned to the use of the public, in a reduction of the prices of service; but the real impelling force is derived from a conviction that these

profits have been stolen from the people, and that both the character of municipal councils and the methods of municipal politics will be improved when the franchises are held and used by the elected agents of the people, to whom they belong. We believe that such would be the effect of the change wherever conditions are ripe for a transfer of control."

MUNICIPAL OWNERSHIP LEAGUES.

Municipal ownership leagues are organizing all over the country and securing large enrollments. Investigations by the United States Bureau of Labor and the Industrial Commission are going forward as are a number of legislative and councilmanic investigations. Already a large mass of information has been gathered much of which will prove of no inconsiderable value to those communities which will hereafter take up the matter for consideration and determination.

UNIFORM ACCOUNTING METHODS NEEDED.

The value of much of the data thus collected is greatly impaired because of the lack of adequate and uniform methods of accounting. By reason of the multiplicity of methods now in vogue there is little or no possibility of reducing the figures to a common denominator. If the cities of this country can be induced to adopt uniform accounting methods a great gain will have been made. Then it will be possible to determine many questions now difficult, if not impossible, of solution because of the establishment of a basis of comparison.

MOVEMENT FOR UNIFORM ACCOUNTING.

The movement for uniform municipal accounting and statistics has recently received a large share of public attention. The question was considered at the Columbus Conference for Good Government in 1899. Since then a number of bodies, like the American Health Association, the National Electric Light Association, the League of American Municipalities, the American Economic Association and kindred bodies, including the National Municipal League, have appointed committees to consider the subject. A conference of these committees was held in Rochester in May at the conclusion of the sessions of the National Municipal League. The outcome of this meeting will result in a very considerable advance in the near future.

DEMAND FOR MUNICIPAL OWNERSHIP.

The demand for municipal ownership is by no means confined to the West; but is making rapid progress in the East. A well informed correspondent recently described the situation in New York as follows:

"The recent growth of public sentiment in favor of municipal ownership of franchises has been remarkable. The building of the underground railroad, as a public work with public money, and the general protest against a contract with the Ramapo Company or any other private corporation for a water supply, are illustrations of the strength of this sentiment. A still later manifestation is the support given by the Merchants' Association to the bill to be introduced in the Legislature to put forever under the control of the city all transportation facilities except those above ground. This would place under municipal ownership all sub-surface constructions to which telegraph and telephone wires, gas pipes and steam pipes are carried. But there are many who favor municipal ownership of all franchises whether below, above or on the surface. They would have the city own all the street car lines, the gas and electric light supplies, the water works and the telegraph and telephone wires. Today, in a call issued by the officials of the Municipal Ownership League for a meeting to be held at the Waldorf-Astoria next Friday, to take steps for an anti-Tammany union, it is said: 'The necessity for economy, the constant demand for city improvements and our high tax rate have called the people's attention to the loss to the city of the revenues which should have been derived from public franchises recklessly given away in the past, and have made the question of municipal ownership of all public franchises still undisposed of, together with the equitable taxation and regulation of those already given away, one of serious consideration and study by our citizens.' A large section of the Citizens' Union also favors municipal ownership."

CHICAGO STREET RAILWAY COMMISSION.

Without doubt the most important investigation during the past year was that of the Street Railway Commission of Chicago, created by a resolution of the City Council, and composed of seven aldermen appointed by the Mayor. This Committee was "to examine into the feasibility and practicability of the municipal ownership of street railways in Chicago and the terms and conditions under which this

ownership may be established; and into the questions of the kind and amount of compensation and the conditions for the renewal of existing or granting of new franchises; kind of motive power best adapted to various sections of the city and at varying times; the condition in which the streets, highways and tunnels are to be placed and maintained by companies using the same; accommodations to be furnished passengers; amounts of fares, commutation fares, transfers, terminal facilities and switches, extension of lines, the hours of employment and compensation to the employees, protection of the citizens against accident, and penalties for non-compliance with the laws, ordinances, rules and regulations."

CONCLUSIONS OF ITS REPORT.

After a year's conscientious study with the assistance of a competent secretary, who brought to his work an intelligent comprehension and sympathy, the Commission presented its report in December, 1900, reaching the following conclusions:

1st. The street railway business should be recognized as a monopoly business and treated accordingly. 2d. If street railways are to remain under private management, some means must be devised for rendering public control more effective. The Commission favors the reservation to the Council of broad powers of control. 3d. Cities should possess the power, under proper restrictions and safeguards to own and operate street railways. The city may not deem it expedient to exercise this power, but with such a power in reserve to be used in case of need, the city would be in a position to make much better terms with private corporations. 4th. In so far as practicable, the people should be given a direct voice through the referendum in the settlement of the most important questions of street railway policy. 5th. Street railway companies are entrusted by the public with the management of a public business. The affairs of such companies, therefore, should be open and known to the public to the same extent as if the business were managed by the public directly. 6th. The law should forbid over-capitalization. 7th. Franchise contracts should be required only when it is first sought to lay down tracks upon a street. The right of abutting property owners to prevent a street from being used for street railway purposes, regardless of the public need for a proposed railway, should not be absolute and unqualified. 8th. The public has a right to demand uninterrupted street railway service. To that end, it has a right to insist that everything reasonably possible be done to prevent strikes and lockouts. Companies in accepting grants, should be required to submit all labor disputes to arbitration. 9th. The Chicago street railway field is profitable enough to warrant the use here of the most desirable form of motive power which experience has shown to be practical. The overhead trolley should not be permitted in the business district.

The reasons for these conclusions were given at length, and a bill was submitted embodying them in legal form for submission to the legislature. What will be the immediate local outcome of the Commission's work it is impossible to predict; it is safe to say, however, that the report will prove to be a most important and substantial contribution to the subject and will prove of great service to the authorities of other cities who will be called upon to consider the street railway question.

GENERAL LIMITATIONS UPON FRANCHISES.

The Cleveland Chamber of Commerce gave careful attention to the same subject as involved in a local ordinance, providing for the extension of certain existing franchises. Its committee reported adversely on the measure, to the effect that there should be no legislation looking to a renewal of existing franchises for at least two years, and that steps should be taken looking "to the appointment of a state commission similar to that whose work in Massachusetts has been accompanied with such gratifying results, to investigate present street railway conditions in Ohio and elsewhere." In the new Chattanooga Charter a direct limitation has been placed in the grant of franchises, and a similar bill was urged in Wisconsin. This latter bill modeled on the one prepared in 1896 by the Municipal League of Philadelphia, provided that no ordinance granting a franchise to perform a public service or to make use of public property, or for the extension of an existing franchise shall be operative until sixty days have expired from the date of its passage, and if during that period voters to the number of 10% of the total votes cast at the preceding election shall demand a submission of the ordinance to a direct vote, it shall not become operative until so submitted and approved by a majority of those voting. This bill has been temporarily defeated.

CLINTON ROGERS WOODRUFF.

Philadelphia July 15, 1901.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

| | |
|------------------------|------------------------------|
| FRANK J. SYMMES | President. |
| THOS. DAY CO. | |
| CHARLES BUNDSCHU | First Vice-President. |
| GUADALUPE BUNDSCHU CO. | |
| ANDREW M. DAVIS | Second Vice-President. |
| THE EMPORIUM. | |
| O. D. BALDWIN | Treasurer. |
| O. D. BALDWIN & SON. | |
| C. S. BENEDICT | Inspector & Turner. |
| FOSTER P. COLE | John Brewer Co. |
| W. J. DUTTON | Fireman's Fund Insurance Co. |
| M. GREENBAUM | Greenbaum, Weil & Michels. |
| MAIRSHAL HALE | Hale Bros. |
| A. J. MCNICOLL | A. J. McNicoll & Co. |
| W. J. NEWMAN | Newman & Levinson. |
| EDWARD B. POND | San Francisco Savings Union. |
| W. P. REDINGTON | Redington & Co. |
| A. H. VAIL | Sanborn, Vail & Co. |
| F. H. WHEELAN | Southern Pacific Milling Co. |
| J. RICH'D FREUD | Secretary and Attorney. |
| L. M. KING | Ass't Sec'y and Supt. |

STANDING COMMITTEES.

PUBLIC AFFAIRS.

| | |
|---------------------------|-----------------|
| EDWARD B. POND, Chairman. | A. J. MCNICOLL. |
| ANDREW M. DAVIS. | MAIRSHAL HALE. |
| | A. H. VAIL. |

PUBLICITY AND PROMOTION.

| | |
|-----------------------------|------------------|
| CHARLES BUNDSCHU, Chairman. | W. P. REDINGTON. |
| FOSTER P. COLE. | F. H. WHEELAN. |
| W. J. NEWMAN. | |

TRADE AND FINANCE.

| | |
|----------------------------|-----------------|
| ANDREW M. DAVIS, Chairman. | W. J. DUTTON. |
| O. D. BALDWIN. | C. S. BENEDICT. |
| | M. GREENBAUM. |

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS AUGUST 1, 1901 - - 1288.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS = = Merchants' Association of New York

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

| | |
|-----------------------------|------------|
| Amrath, J. W. | 124 Sutter |
| Barrow, Wade, Guthrie & Co. | Mills Bldg |
| Langdon, Walter G. | Mills Bldg |

ADVERTISING.

| | |
|--------------------|------------------------|
| Barnhart & Swasey | 42 Second |
| Dodge, Al. Co. The | 41 Emma Spreckels Bldg |

ADVERTISING CARDS.

| | |
|------------------------|-------------|
| Stuparich Mfg. Co. The | 111 Fremont |
|------------------------|-------------|

AGENTS.

| | |
|--------------------|----------------|
| Bancroft, Paul | History Bldg |
| Sanderson, Geo. R. | 138 Montgomery |
| Taylor, H. H. | Mills Bldg |

AGRICULTURAL IMPLEMENTS.

| | |
|---------------------|------------|
| Deere Implement Co. | 209 Market |
| Hooker & Co. | 16 Drumm |
| Osborne & Co. D. M. | 15 Main |

ARCHITECTS.

| | |
|-----------------------|----------------------|
| Curlett, Wm. | 314 Phelan Bldg |
| Curtis, John M. | 126 Kearny |
| Maggs, Herbert B. | 36 Flood Bldg |
| Mooser, William & Son | 14 Grant Ave |
| Polk, Willis | 532 Market |
| Reld Bros. | Claus Spreckels Bldg |
| Shea & Shea | 26 Montgomery |
| Swain, E. R. | Crocker Bldg |

ART GLASS.

| | |
|-------------------------------------|------------|
| California Art Glass, B. & C. Works | 129 Second |
|-------------------------------------|------------|

ART GOODS.

| | |
|-------------------------|--------------|
| Cohen, H. | 19 Grant Ave |
| Lump, S. & G. | 113 Geary |
| Kennedy-Richard Art Co. | 19 Post |
| Saehorn, Vail & Co. | 741 Market |
| Schussler Bros. | 27 Grant Ave |
| Vickery, Atkins & Terry | 234 Post |

ARTIFICIAL STONE PAVING.

| | |
|------------|----------------|
| Gray Bros. | 228 Montgomery |
|------------|----------------|

ASBESTOS COVERINGS.

| | |
|-----------------------|----------------|
| De Solla-Deussing Co. | 129 Spear |
| McDonnall & Co. | 422 Sacramento |

ASPARAGUS CANNERS.

| | |
|--------------------------------|--------------|
| Hickmott Asparagus Canning Co. | 3 California |
|--------------------------------|--------------|

ASPHALTUM ROOFERS.

| | |
|------------------|--------------------|
| Bonnet, B. & Son | 100 Montgomery Ave |
|------------------|--------------------|

ASSAYING.

| | |
|--------------------|----------------|
| Price, Thos. & Son | 521 Sacramento |
|--------------------|----------------|

AUCTIONEERS.

| | |
|--------------------------|-------------------|
| Chase, Fred H. & Co. | 1732 Market |
| Dinkelspiel, J. S. & Co. | 115 Bush |
| Ordway, W. C. | Cor. 6th and King |
| Spear, E. S. & Co. | 31 Sutter |

BAGS, RALE HOPE AND BURLAP.

| | |
|-------------------|-----------|
| Gulf Bag Co. | 509 Front |
| Schmidt, J. & Co. | 115 Drumm |

BAKERIES.

| | |
|------------------|-----------|
| Prost & Komthoff | 336 Third |
| Simkins & Thorpe | 116 Erie |

BANKS AND BANKERS.

| | |
|---------------------------------|---------------------------|
| American Bank & Trust Co. | 200 Montgomery |
| Anglo-California Bank, Limited | 200 Sansome |
| Bank of California | 400 California |
| Cal. Safe Deposit & Trust Co. | Montgomery and California |
| Canadian Bank of Commerce | California and Sansome |
| Columbia Banking Co. | C. Spreckels Bldg |
| Crocker-Woolworth National Bank | San Francisco |
| Donohoe-Kelly Banking Co. | 100 Montgomery |
| German Savings & Loan Society | 526 California |

| | |
|---------------------------------------|----------------------|
| Germania Trust Co. | 42 Montgomery |
| Hibernia Savings & Loan Society | McAllister and Jones |
| London & S. F. Bank, Ltd. | 424 California |
| London, Paris & American Bank, Lim- | Red. |
| Red. | Sutter and Sansome |
| Mercantile Trust Company of San Fran- | cisco. |
| Mutual Savings Bank of San Francisco | 231 Bush |
| Nevada National Bank of San Francisco | 33 Post |
| Savings and Loan Society | 301 Montgomery |
| S. F. Savings Union | 532 California |
| Security Savings Bank | 222 Montgomery |
| Wells, Fargo & Co's Bank | Sansome & Market |

RARE FIXTURES.

| | |
|---------------|-----------|
| Flinke, Oscar | 501 Fifth |
|---------------|-----------|

BARBERS' SUPPLIES.

| | |
|-------------------|------------|
| Deckelman Bros. | 106 Ellis |
| Will & Flinck Co. | 518 Market |

BARREL MANUFACTURERS.

| | |
|-----------------------|------------|
| California Barrel Co. | 327 Market |
|-----------------------|------------|

BATHS.

| | |
|---------------|---------|
| Farnham, John | 317 Bay |
|---------------|---------|

BAZAARS.

| | |
|---------------------------------|--------|
| Emporium and Golden Rule Bazaar | Market |
|---------------------------------|--------|

BEER BOTTLES.

| | |
|-----------------------------|----------------|
| Enterprise Bottling Co. | 2745 Sixteenth |
| Fredericksburg Bottling Co. | 1610 Ellis |

BELTING-LEATHER.

| | |
|-------------------------|-------------|
| Cook, H. N. Belting Co. | 317 Mission |
| Heins, Alex. | 87 Fremont |

BICYCLES.

| | |
|------------------------|----------------|
| Allen, I. P. | 301 Larkin |
| American Bicycle Co. | 304 McAllister |
| Christoffer, C. M. | 501 Sanyan |
| Leavitt & Bihl | 309 Larkin |
| Pope Manufacturing Co. | 52 First |
| Varney, T. H. B. | 1331 Market |

BILL POSTERS.

| | |
|-----------------------|------------------|
| Owens, Varney & Green | Market and Tenth |
|-----------------------|------------------|

BOILER WORKS.

| | |
|---------------------|-------------|
| Eureka Boiler Works | 113 Mission |
|---------------------|-------------|

BOLT MANUFACTURERS.

| | |
|--------------------|------------|
| Payno's Bolt Works | 121 Howard |
|--------------------|------------|

BOOK BINDERS.

| | |
|----------------|----------|
| Hicks-Judd Co. | 23 First |
| Phillips Bros. | 506 Clay |

BOOKS AND STATIONERY.

| | |
|----------------------------|----------------|
| American Tract Society | 16 Grant Ave |
| Cunningham, Curtis & Welch | 319 Sansome |
| Elder & Shepard | 238 Post |
| Hammond, J. D. | 916 Washington |
| Hanck & Harzens | 107 Montgomery |
| Mitchell, E. H. | 225 Post |
| Payot, Ugham & Co. | 224 Pine |
| Robertson, A. M. | 156 Post |
| S. F. News Co. | 212 Geary |
| Tanzy, J. | 238 Kearny |

BOOTS AND SHOES.

| | |
|--|--------------|
| Buckingham & Hecht | 225 Bush |
| Cahn, Nickelsburg & Co. | 129 Sansome |
| Helm, F. G. | 235 Bush |
| Kast & Co. | 234 Stockton |
| Kast-Glanville Shoe Co. Acad. of Sciences Bldg | Koenig, P. |
| Kutz, The G. M. Co. | 103 Mission |
| Maier, Chas. | 834 Kearny |
| Miller, M. & Co. | 2149 Mission |
| Nolan Bros. Shoe Co. | 512 Market |

| | |
|----------------------------------|------------|
| Nolan, J. C. & Co. | 541 Market |
| Philadelphia Shoe Co. | 10 Third |
| Rosenthal, Peder & Co. | 11 Sansome |
| Rosenthal's Inc. | 107 Kearny |
| Siebe Shoe Co. | 130 Main |
| Sommer & Kaufmann | 28 Kearny |
| Sullivan, J. T. | 20 Fourth |
| United Workmen's Boot & Shoe Co. | 18 Second |
| Williams-Marvin Co. | 509 Market |
| Young, George H. | 117 Bush |

BREWERIES.

| | |
|----------------------|---------------------|
| Hibernia Brewery | 1225 Howard |
| National Brewing Co. | 762 Fulton |
| Phoenix Brewing Co. | 528 Noe |
| Schuster & Krenke | 427 Valencia |
| Union Brewing Co. | 18th and Florida |
| Wunder Brewing Co. | Scott and Greenwich |

BREWERS' & BOTTLES' SUPPLIES.

| | |
|------------------------------|----------------|
| Abramson-Hleunisch Glass Co. | 10 Main |
| Bauer-Schwitzer, H. & M. Co. | 632 Sacramento |
| Hermann & Co. | 214 Sacramento |

BRIDGE BUILDERS.

| | |
|------------------|------------|
| Laydon, Darby | 44 East |
| S. F. Bridge Co. | 220 Market |

BROKERS—CUSTOM HOUSE.

| | |
|------------------------|----------------|
| Bellingall, P. W. | 508 Battery |
| Bruntsch & Reed | 500 Battery |
| Harper, F. F. G. & Co. | 407 Washington |
| Hesse, Chas. Ed. & Co. | 510 Battery |
| Matten & Dangland | 608 Battery |
| Mayhew, H. B. & Co. | 424 Battery |
| Swayne, Hoyt & Co. | 426 Battery |

BROKERS—MERCHANDISE AND GENERAL.

| | |
|-----------------------------|----------------|
| Booth, T. E. | 122 Davis |
| DuVal, W. M. & Co. | 221 First |
| Mackie, Wm. | 59 Flood Bldg |
| Pago Bros. | 302 California |
| Paluche, R. K. | 12 Front |
| Woods, Mallard & Schmiedell | 307 Sansome |

BROKERS—STOCK, BOND & GRAIN.

| | |
|-----------------------|----------------|
| Ames, Worthington | 324 Montgomery |
| Barth, J. & Co. | 605 California |
| Blow, A. W. & Co. | 238 Montgomery |
| Downman, G. F. | 327 Montgomery |
| Girvin & Eyre | 307 California |
| Goldman, Max | 312 Pine |
| Hecht Bros. & Co. | 312 Pine |
| Hirschfeld, C. | 316 Pine |
| Pollitz, Edward & Co. | 403 California |
| Rehlich & Hochstadter | 413 California |

BROKERS—TICKET.

| | |
|--------------|------------|
| Ottenger, A. | 620 Market |
|--------------|------------|

BROOMS, BRUSHES AND WOODENWARE.

| | |
|-----------------------|------------------|
| Van Laak, The Mfg Co. | 3178 Seventeenth |
|-----------------------|------------------|

BUILDING AND LOAN ASSOCIATIONS.

| | |
|--|----------|
| Continental Building and Loan Associa- | tion |
| Pacific States S. L. & B. Co. | 410 Pine |

BUILDING MATERIALS.

| | |
|----------------------------------|--------------------|
| Waterhouse & Price | 206 Kearny |
| BUILDING PAPER MANUFACTURERS. | |
| Pacific Refining and Roofing Co. | 113 New Montgomery |
| Paraffine Paint Co. | 116 Battery |

RUTHERS.

| | |
|--|---------------|
| Racous, R. T., SW cor. O'Farrell and Mission | |
| Boyle, Laeotte & Co. | 334 Clay |
| Boyes, James & Co. | 108 Clay |
| Buckman, Robert F. | 307 Sixteenth |
| Clayburgh & George | 239 Kearny |
| Decourieux A. | 520 Merchant |
| Flaigollet, Henry C. | 833 Valencia |

| | |
|----------------------|-----------------------|
| Hofmann & Wonne | 735 Market |
| Katz, F. & Sons | California Market |
| Poly, Hellbron & Co. | 339 Kearny |
| Stone, Leon D. & Co. | 236 Sixth |
| Taaffe, Wm. & Co. | 1537, 15th Ave. South |

BUTCHERS' SUPPLIES.

| | |
|----------------------------|-------------|
| Pacific Butcher Supply Co. | 770 Mission |
|----------------------------|-------------|

CAPITALISTS.

| | |
|---------------------------|------------------------------|
| Bishop, Chas. R. | 530 California |
| Center, John | N. E. cor. 16th and Shotwell |
| Dean, Walter E. | 81 Nevada Block |
| Denman, James | 2318 Steiner |
| Ehrenfort, Wm. | 801 Fillmore |
| Gage, W. S. | 330 Market |
| Hayward, Alvinza | 532 Market |
| Hopkins, E. W. | 324 Pine |
| Hopkins, Timothy | Mills Bldg |
| Levy, H. M. | 41 Nevada Block |
| Moore, A. A. Jr. | Claus Spreckels Bldg |
| Phelan, Jas. D. | Phelan Bldg |
| Schmidt, John A. | 425 Ellis |
| Spreckels, Claus | 327 Market |
| Spring Valley Water Works | Geary and Stockton |
| Thompson, R. R. | 508 California |

CARPENTERS AND BUILDERS.

| | |
|----------------------|------------|
| McLerie, H. J. | 312 Church |
| Murray, S. C. | 632 Howard |
| Robinson & Olliespie | 337 Sutter |

CARPETS.

| | |
|--------------------------|--------------|
| Cordes, W. F. | Emporium |
| Gullixson Bros. | 955 Market |
| Hulse, Bradford & Co. | 760 Mission |
| Schlieter & Volberg | 217 Sutter |
| Sperling & Stoizenzwald | 2010 Mission |
| Walter, D. N. & R. & Co. | 529 Market |

CARPET CLEANING WORKS.

| | |
|------------------------------|---------------------|
| Boston Carpet Cleaning Works | 709 Valencia |
| Cal. Carpet Cleaning Works | 329 Guerrero |
| Conklin Bros. | 333 Golden Gate Ave |
| Hampton & Bally | 316 Church |
| Sanitary Cleaning Co. | 342 McAllister |
| Spaulding, J. & Co. | 353 Tehama |

CARRIAGE COMPANIES.

| | |
|---------------------|--------------|
| United Carriage Co. | Palace Hotel |
|---------------------|--------------|

CARRIAGE AND RUGGY MANUFACTURERS.

| | |
|---------------------------|-------------------------|
| Babbitt, J. H. | 314 McAllister |
| Glenn, A. G. & J. Q. | 1321 Market |
| Gravo, B. & Co. | 421 Pacific |
| Holmes, H. F. & Co. | 634 Howard |
| Larkins & Co. | 634 Howard |
| O'Brien & Sons | Golden Gate Ave. & Pine |
| Schindler, H. B. | 128 Spear |
| Studebaker Bros. Mfg. Co. | Market & Tenth |
| Wertsch, William | 100 Golden Gate Ave |

CASH REGISTERS.

| | |
|--------------------------|-------------|
| Autographic Register Co. | 523 Market |
| Hollywood Cash Register | 1327 Market |

CATERER.

| | |
|-------------------|-------------|
| Wheeler, Chas. S. | 1206 Sutter |
|-------------------|-------------|

CEMETERIES.

| | |
|--|------------|
| Henderson, John, Mgr. Mt. Olivet Cema- | tory |
| | 916 Market |

CENTRAL PARK ASSOCIATION.

| | |
|----------------|-------------|
| McNeill, D. R. | 1137 Market |
|----------------|-------------|

CHAIR MANUFACTURERS.

| | |
|---------------------------------|-------------|
| Hileywood Bros. & Wakefield Co. | 661 Misaloo |
|---------------------------------|-------------|

CHEESE IMPORTERS.

| | |
|--------------------|-----------|
| Schlegel, P. & Co. | 326 Front |
|--------------------|-----------|

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th
Western Chemical Co.....324 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1310 Market

CHINA DECORATORS.

Perley, M. B.....26 Post

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....365 Battery

Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell

Aubin, Aug. H.....1 Grant Ave

Blaskower, M. & Co.....223 Montgomery

Brandt, Jacob.....415 Battery

Carter, Dan P.....812 Market

Drinkhouse, J. A. Co.....225 Battery

Gunst, M. A. & Co.....233 Kearny

Hayneman, Herman.....294 Sacram to

Judell, H. L. & Co.....314 Sacramento

Lane & Connelly.....201 Market

Langstader, I. S.....401 Geary

Lewis, Wm. & Co.....24 California

Michalitschke Bros.....110 Market

Michalitschke, Chas.....101 Grant Ave

Osterstein, Max.....722 Battery

Plagemann, H. & Co.....314 Sansome

Rinaldo Bros. & Co.....309 Battery

Schoenfeld, Jonas.....508 Washington

Schmidt & Bendixen.....3 Market

Wertheimer Co., The.....3 Battery

Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollmap Co., The.....N. E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Well, W. M. Co.....106 Pine

CLEANSING COMPOUND.

Utica Cleansing Compound Co.....21 Spear

CLOAK AND SUIT HOUSES.

Caillan, Armand.....114 Kearny

Columbia Cloak and Suit House.....1022 Market

Davidson, D. M. & Co.....52 First

Golden Gate Cloak and Suit House.....1230 Market

Kelly & Liebes.....120 Kearny

Messenger, E.....145 Post

Steio, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....22 Montgomery

Brown Bros. & Co.....121 Sansome

Frank Bros.....535 Kearny

Hirsch, L. & Co.....327 Montgomery

Hoffman, Rothschild & Co.....11 Battery

Jewell, G.....530 Kearny

Kellus, Chas. & Co.....132 Kearny

Mandel, Pusch & Wiener.....125 Sansome

Merle, L. V.....6th and Mission

Neustadter Bros.....133 Sansome

Prager, A. J. & Sons.....157 Mark t

Raphael, L. & Co.....9 Kearny

Ross Bros.....Kearny and Post

Summerfield & Roman.....Fifth and Market

COAL DEALERS.

Allen, Chas. R.....144 Stuart

Brooks, Peyton H.....Milla Bldg

Campbell, Arthur C.....524 Second

Cornwall, P. B.....294 Front

Fritch, Geo.....110 East

McMann, Wm. S. W. cor. Polk & Washington

Middleton, John.....309 Stockton

Morton, Thomas.....674 Geary

Oregon Coal & Navigation Co.....Broadway and East

Rosenfeld's John, Sons.....202 Sansome

San Francisco & San Joaquin Coal Co.....515 Safe Deposit Bldg

Stafford, W. G. & Co.....24 East

Wainwright & Easton.....131 Polson

Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. B. & Co.....117 Washington

Armstrong, J. K. & Co.....138 Market

Blatt, D. & Co.....520 Sansome

Caffrey, John.....21 Sutter

California Produce Co.....124 California

Christy & Wise Com. Co.....327 Sansome

Cutter & Mosely.....312 California

Dallman, L. & Co.....226 Clay

DeBenedictis, J. & Co.....320 Sansome

Dempster & Son.....320 Sansome

Donelson, W. E. & Co.....123 California

Detels, M. P.....218 California

Dodge, Sweeney & Co.....114 Market

Dovle, H. & Co.....511 Clay

Duffy, J. J. & Co.....304 Wash ngton

Eveland-Nash Co.....429 Front

Field Mercantile Co.....111 Front

Frelltas, M. T. & Co.....325 Front

Galli, A. Fruit Co.....516 Sansome

Garcia & Maggini.....100 Washington

Getz Bros. & Co.....111 California

Gray & Barbieri.....99 Washington

Greenway, E. M.....Bohemian Club

Griffin & Skelly Co.....132 Market

Grubbs, M. S. & Co., Ltd.....215 Front

Guzenbime & Co.....113 Davis

Haight, Fred B.....212 Front

Hansen, John R. & Co.....210 Davis

Heckmann, H. & Co.....400 Davis

Hilmer & Breddhoff.....36 California

Horstmann & Bruns.....221 Clay

Hulme & Hart.....10 Davis

Hume, R. D. & Co.....421 Market

Hyman Bros.....206 Sansome

Ivanovich, J. & Co.....209 Washington

Kittle & Co.....202 California

Landsberger & Son.....123 California

Leist, C. J. & Co.....Sacramento and Davis

Leorati, C. J. & Co.....521 Sansome

Levy, S. M. & Co.....203 Clay

Lichtenberg, R.....303 California

Loaiza, W. & Co.....213 Sansome

Lowry, W. G. & Co.....40 California

Macpherson, A. M.....215 Washington

Martin, Fousier & Co.....309 Clay

McLeod, Daniel.....321 Bush

Monteleone & Co.....230 California

Nardini, John M.....219 California

Phillips, M. & Co.....202 Market

Porter Bros. & Co.....Washington & Drumm

Price, W. C. & Co.....413 Front

Scatena, L. & Co.....104 Washington

Schwartz Bros.....421 Market

Sherwood & Sherwood.....310 Sansome

Sloss, Louis & Co.....212 Market

Southern Pacific M. Co.....224 California

Sresovich, L. G. & Co.....521 Sansome

Tilden, H. N. & Co.....211 Sacramento

Tomanovich & Co.....327 Front

Welch & Co.....220 California

Wetmore Bros.....415 Washington

Wheaton, Pond & Harold.....10 Davis

Williams, The H. A. Co.....308 Market

Wolf, Max & Co.....423 Front

Wolff, William & Co.....327 Market

Young, Carlos G.....122 Davis

Zentner, J. & Co.....Front & Washington

CONFECTIONERS.

Bernheim & Blum.....Polk & Sutter

Do Martini, L. Supply Co.....516 Front

Grunhagen & Co.....29 Kearny

Guliet, Chas.....505 Larkin

Haas, Geo. & Son.....810 Market

Hromada, Adolph.....222 Battery

Lechten Bros.....1215 Polk

Maskey, Frank.....32 Kearny

Roberts, Geo. E. & Co.....Polk and Bush

Rothschild & Ehrnport.....35 Main

Strohmeier, W. A. & Co.....1006 Market

Seidl, J. & Co.....675 Mission

Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway & Front

CORDAGE MANUFACTURERS.

Tuhhs Cordage Co.....611 Front

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery

Macdonald, J. G.....1120 Market

Pacific Coast Biscuit Co.....601 Polson

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine

Cowen & Cowen.....513 Market

Nathan-Dohrmann Co.....122 Sutter

Schloss Crocker Co.....403 Market

Stehrmann, S. & Son.....528 Market

Whill, Thobert.....1209 Stockton

Wiedero, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Ayres & Co.....208 Front

Bekins Van & Storage Co.....125 Mission

Boards, J. B. Drayage Co.....202 Market

Emmons, G. W.....312 California

Farnsworth & Ruggies.....300 California

McNah & Smith.....205 Davis

Morton Draying & Wbe. Co. The.....110 Battery

Overland Freight Transfer Co.....203 Front

Rauniger Bros.....303 Sacramento

Rode, C. B. & Co.....115 Battery

Strauss, K.....708 Sacramento

Tate & Co.....708 Sacramento

Union Transfer Co.....Brant and Second

Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth

Bayley, E. P.....237 Grant Ave

Berrick & Runyon.....231 Sutter

Boyson & Miller.....Valencia & 20th

Broemmel, J. G. B.....2501 California

Burnett, G. W.....8 Turk

Clough, Frank.....400 Ellis

El Monte Pharmacy.....640 Post

Esters, von Krakau, W.....25th & Front

Fletcher, David M.....Market

Fletcher, David M.....Market

Gates, J. R. & Co.....417 Sansome

Lainer, Rd. Drug Co.....609 McAllister

Langley & Michaels Co.....34 First

Lehnitz, G. & Co.....250 Sutter

Leinfelder's Pharmacy.....202 Stockton

McKenzie & Co.....13 Front

No Percentage Drug Co.....919 Market

Owl Drug Co.....1128 Market

Redington & Co.....23 Second

Richards & Co.....406 Clay

Ryan, D.....3102 Mission

Seahy's Pharmacy.....40 Sutter

Schmidt, Val.....S. W. cor. Polk & Jackson

Smith, E. J.....5th and Folson

St. Nicholas Pharmacy.....Market & Hayes

Wakale & Co.....Bush and Montgomery

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Rauer Bros & Co.....21 Sansome

City of Paris Dry Goods Co., The.....10 Davis

Geary & Stockton

Curtin, C.....511 Market

Davis, R. D. & Co.....Geary & Grant Ave

Dinkelspiel, L. & Sons.....39 Battery

Grant Bros.....529 Market

Greenberg & Greenbark.....31 Grant Ave

Kohlberg, Straus & Frohman.....107 Post

Kendley, R. T.....1106 Market

Lippman Bros.....405 Hayes

Livingston Bros.....123 Post

Marcuse, M. & Co.....125 Sansome

Michels & Wand.....25 Kearny

Moran, J. M. & Co.....140 Market

Murphy, Grant & Co.....Sansome & Bush

Murphy, Otto.....12 Phelan Bldg

HAY AND GRAIN DEALERS.

| | |
|-----------------------|---------------------|
| Amacher Bros. | 211 Pine |
| Chase, W. W. & Co. | 1938 Market |
| Edie, H. C. & Co. | 106 Stewart |
| Goss, Chas. B. | 2109 Mission |
| Mayer, A. B. | 2303 Geary |
| Moore, Ferguson & Co. | 310 California |
| Morrow, Geo. & Co. | 303 California |
| Peters & Cowie | 591 Sixth |
| Scott & Magner | 615 Sixth |
| Somers & Co. | 561 Sixth |
| Vermell, J. L. | Seventh and Brannan |

HEATING AND VENTILATING.

| | |
|-------------------------|-----------|
| Royal Heating Co., Inc. | 210 Mason |
|-------------------------|-----------|

HORSE SHOEING.

| | |
|--------------|-----------|
| Odea, Martin | 126 Geary |
|--------------|-----------|

HOTELS.

| | |
|---------------------------|-------------------|
| California Hotel | Bush, near Kearny |
| Colonial Hotel | Pine & Jones |
| Gallagher, John P. | Langham Hotel |
| Helm & Saxton | Radwin House |
| Hotel Bella Vista | 30 Ellis |
| Hotel Rafael | 401 Thirteenth |
| Kirkpatrick, John P. | Palace Hotel |
| Occidental Hotel | Montgomery |
| Stewart, M. & C. | 431 Ellis |
| St. Nicholas | Market and Hayes |
| Turpin, P. L., The R. ya. | 126 Ellis |

HOUSEHOLD UTENSILS.

| | |
|----------------|-----------|
| Wiestler & Co. | 22 Second |
|----------------|-----------|

ICE DEALERS.

| | |
|-------------------------------------|------------|
| Consumer's Ice Co. | 420 Eighth |
| Merchants' Ice and Cold Storage Co. | 212 Clay |
| Union Ice Co. | 735 Fourth |

INSURANCE.

| | |
|--|-----------------------|
| Abbel & Bruckman | 209 Sansome |
| Alliance Assurance Co. | 416 California |
| Bages & Steveland | 411 California |
| Bertman, Cesar | 423 California |
| Butler & Hewitt | 413 California |
| Com'l Union Assurance Co. | 416 California |
| Craig, Hugh | 210 Sansome |
| Davis, J. B. F. & Son | 215 Sansome |
| Dornin, Geo. D. | Sansome and Bush |
| Fidelity & Casualty Co. | Mutual Life Bldg |
| Fireman's Fund Insurance Co. | 401 California |
| Forbes, A. B. & Son | Mutual Life Bldg |
| Grant, Geo. P. | 221 Sansome |
| Gutts & Frank | 303 California |
| Herold, Rudolph, Jr. | 415 California |
| Ins. Co. of North America | 412 California |
| Lander, William J. | 205 Sansome |
| Liverpool & London & Globe Ins. Co. | The |
| Manheim, Dibern & Co. | 422 California |
| Milwaukee Mechanics' Ins. Co. | 217 Sansome |
| Nathan & Kingston | 410 California |
| New York Life Ins. Co. | Mills Bldg |
| New Zealand Ins. Co. | 312 California |
| Norwich, Union Fire Ins. Society | 314 California |
| Pacific Mutual Life Ins. Co. of California | The |
| Pacific Surety Co. | Safe Deposit Bldg |
| Parker, Chas. M. T. | 214 Pine |
| Peterson, Edward E. | 322 Montgomery |
| Preferred Accident Insurance Co. | Mills Bldg |
| Shields, A. M. | Crocker Bldg |
| Transatlantic Fire Ins. Co. | 213 Sansome |
| Turner, Geo. W. | 315 Safe Deposit Bldg |
| Voss, Conrad & Co. | 204 Sansome |
| Waller, L. P. F. | 415 Montgomery |
| Watt, Rella V. | Pine & Sansome |

IRON WORKS.

| | |
|----------------------|-------------|
| California Iron Yard | 640 Second |
| Morton & Hedley | 234 Fremont |
| Vulcan Iron Works | 505 Mission |

JAPANESE PRODUCTS AND FANCY GOODS.

| | |
|--------------------|-------------|
| Marsh, G. T. & Co. | 214 Post |
| Nippon Company | 403 Geary |
| Solomon, C. J. | 422 Battery |

JAPANESE AND CHINESE SILKS.

| | |
|-----------------|------------|
| Hart, B. | 13 Sansome |
| Mendelson Bros. | 7 Battery |

JEWELERS.

| | |
|--------------------------|-------------------|
| Baldwin Jewelry Co. | 344 Market |
| Barth, Rudolph | 111 Post |
| Brittain & Co. | 222 Geary |
| Cramer Jewelry Co. | 134 Sutter |
| Eisenberg, A. & Co. | 125 Kearny |
| Glindemann, W. | 5 Third |
| Greenzweig, George & Co. | 206 Kearny |
| Hall, A. I. & Son | 613 Market |
| Judis, Alphonse | 1 Chronicle Bldg |
| London Diamond Co. | 35 New Montgomery |
| Lundberg & Lee | 232 Post |
| Nordman Bros. | 134 Sutter |
| Phelps & Adams | 120 Sutter |
| Radtke & Co. | 115 Sutter |
| Rothschild & Hadenfeldt | 367 Sutter |
| Schumacher & Co. | 621 Market |
| Schussler, M. & Co. | 713 Market |
| Schwartz, K. G. | 502 Battery |
| S. P. Diamond House | 225 Sutter |
| Shreve & Co. | Crocker Bldg |
| Sorenson, James A. | 169 Sixth |
| Vanderslice, W. K. & Co. | 156 Sutter |

JEWELERS' SUPPLIES.

| | |
|------------------|------------|
| Armer & Weinsten | 207 Sutter |
|------------------|------------|

KNITTED GOODS.

| | |
|-----------------------------|----------|
| Gantner & Matern | 20 Post |
| Pfister, J. J. Knitting Co. | 50 Geary |

LADIES' FURNISHING GOODS.

| | |
|--------------------------|-------------|
| Davis, Schenwanner & Co. | 134 Post |
| Jacobs & Co. | 113 Kearny |
| Maguin & Co. | 320 Market |
| Marks Bros. | 1210 Market |
| Rosenthal, S. & Co. | 937 Market |

LADIES' TAILORS.

| | |
|-----------------|------------|
| Feder, M. | 211 Post |
| Plamin, G. | 1435 Polk |
| Francis, M. | 796 Sutter |
| Lowenthal & Co. | 914 Market |

LAMPS.

| | |
|-----------------|-------------|
| Rorsch Lamp Co. | 585 Mission |
|-----------------|-------------|

LAUNDRIES.

| | |
|---------------------------|----------------|
| Empire Laundry Co. | 755 Bryant |
| La Grande Laundry | 23 Powell |
| S. F. Laundry Association | 33 Geary |
| U. S. Laundry Association | 3111 Sixteenth |

LAUNDRY MACHINERY.

| | |
|----------------------------|-------------|
| Troy Laundry Machinery Co. | 583 Mission |
|----------------------------|-------------|

LAW BOOK PUBLISHERS.

| | |
|---------------------|----------------|
| Rancort-Whitney Co. | 438 Montgomery |
|---------------------|----------------|

LEAF TOBACCO DEALERS.

| | |
|-------------------|----------------|
| Koradi & Goldberg | 730 Montgomery |
| Kohberg & Co. | 526 Washington |
| London, H. | 519 Washington |

LEATHER AND LEATHER GOODS DEALERS.

| | |
|---------------------|----------------|
| Bissinger & Co. | 401 Front |
| Brown & Adams | 109 Battery |
| Frank, S. H. & Co. | 108 Battery |
| Harpman & Jansen | 524 Washington |
| Klopper & Dulfer | 226 Mason |
| Kullman, Salz & Co. | 106 Battery |
| Stoll & Van Bergen | 545 Market |
| Wagner Leather Co. | 306 Clay |

LIGHT AND POWER COMPANIES.

| | |
|-------------------------|----------------|
| Equitable Gas Light Co. | 516 California |
|-------------------------|----------------|

LIME AND CEMENT.

| | |
|---------------------|-----------|
| Cowell, Henry & Co. | 211 Drumm |
|---------------------|-----------|

LITHOGRAPHERS.

| | |
|----------------------------------|----------------|
| Desquil Printing & Engraving Co. | 523 Clay |
| Britton & Reynolds | 523 Clay |
| California Lithograph Co. | 525 Commercial |
| Mutual Label & Litho Co. | 24 and Bryant |
| Union Lithograph Co. | 325 Sansome |

LIVERY STABLES.

| | |
|---------------------|------------|
| Clemens, C. J. | 409 Taylor |
| Kelly, Thos. & Sons | 1629 Pine |
| McCord, Alex. & Co. | 221 Ellis |

LUMBER DEALERS.

| | |
|------------------------------|-----------------|
| Albion Lumber Co. | Fifth & Mission |
| Blyth & Trott | Spur & Hepler |
| Caspar Lumber Co. | 20 California |
| Doe, Chas. F. & Co. | 101 Howard |
| Dolbeer & Carson | 10 California |
| Gray's Harbor Commercial Co. | 237 California |
| Haywood, Franklin | 5 Market |
| Hoop, P. A. & Co. | Santa Cruz |
| Jones, Richard C. & Co. | 204 Front |
| Meyer, Adolph | 130 Bryant |
| Morrison Lumber Co. | 732 Brannan |
| Pope & Talbot | 314 California |
| Renton, Holmes & Co. | 35 Stewart |
| Scott & Van Arsdale L. Co. | 5th & Brannan |
| P. Lumber Co. | Third & Perry |
| Sampson Lumber Co. | 11 Spot |
| Truckee L. Co. of S. F. | 6 California |
| Union Lumber Co. | Sixth & Channel |
| Wigmore, John & Sons Co. | 117 Spar |

MACARONI MANUFACTURERS.

| | |
|------------------------------|----------------|
| California Italian Paste Co. | 217 Sacramento |
|------------------------------|----------------|

MACHINERY AND ENGINEERS' SUPPLIES.

| | |
|----------------------------------|-------------------|
| Brownell, Jas. S. | 132 Market |
| California Tool Works | 143 Beale |
| Cyclops Iron Works | 23 Main |
| Evans, C. H. & Co. | 182 Fremont |
| Garratt, W. T. & Co. | Fremont & Natoma |
| Hall, Robert | 108 Main |
| Martin Pipe & Foundry Co. | 23 New Montgomery |
| Meese & Gottfried Co. | 167 Fremont |
| Monroe, Chas. C. & Co. | 32 First |
| Original Gas Engine Works | 229 Fremont |
| Pacific Tool and Supply Co. | 106 First |
| Parker & Lacy Co. | 21 Fremont |
| Ralston Iron Works | 222 Howard |
| Tatum & Bowen | 31 Fremont |
| The Compressed Air Machinery Co. | 11 First |
| Union Gas Engine Co. | 214 First |
| Union Iron Works | 222 Market |

MANUFACTURERS' AGENTS.

| | |
|-------------------------------------|----------------|
| Eberhard Co., The Geo. P. | 15 Drumm |
| Hughson & Merton | 107 Front |
| Marsh & Kidd | 522 Market |
| Pacific Coast Manufacturers' Agency | The |
| Poett & Center | 809 Market |
| Prindle, Frank M. Co. | 122 California |
| Robinson & Towart | 226 Bush |

MATCH MANUFACTURERS.

| | |
|------------------------|---------|
| Metropolitan Match Co. | 5 Front |
|------------------------|---------|

MATTRESSES AND UPHOLSTERY.

| | |
|----------------|-------------------|
| Schrock, W. A. | 21 New Montgomery |
|----------------|-------------------|

MEN'S FURNISHING GOODS.

| | |
|---------------------|----------------|
| Adams, R. C. & Sons | 123 Montgomery |
|---------------------|----------------|

| | |
|---------------------------|----------------|
| Baumel, Fred J. | 1608 Market |
| Berman, O. | 18 Kills |
| Branner-Ulman Co., The | 17 Battery |
| Bullock & Jones Co. | 105 Montgomery |
| Carter & Kelly | 7 Battery |
| Clint, Peabody & Co. | 8 Battery |
| Gibson, J. T. | 1294 Market |
| Goldstone Bros. | 21 Battery |
| Greenbaum, Well & Nichols | 17 Sansome |
| Hansen & Elrick | Market & Third |
| Hart, M. | 406 Kearny |
| Lewis, J. L. & Co. | 953 Market |
| Moyerslein Co. | 6 Battery |
| Morgan Bros. | 229 Montgomery |
| Schoenfeld, Adolph | 1331 Market |
| The Toggery | 628 Market |
| Webster, Jas. S. & Sons | 522 Market |

MERCHANT TAILORS.

| | |
|---------------------|----------------------|
| Bliss, Charles | Claus Spreckels Bldg |
| Block & Georges | 119 Sutter |
| Borck & Rosenb. Co. | 155 Stockton |
| Groswall, W. L. Co. | Crocker Bldg |
| Lemos, Leon | 1117 Market |
| Lyons, Charles | 721 Market |
| Polheim, J. T. | 1110 Market |
| Reld, John | 907 Market |
| Smith, J. | 907 Market |
| Williams Bros. | 111 Sutter |

METAL WORKS.

| | |
|---------------------------------|-------------|
| American Can Co. | 269 Mission |
| Finn, John Metal Works | 313 Howard |
| New England Novelty & Metal Wks | 116 Second |
| Pacific Metal Works | 129 First |

MICROSCOPES AND BIOLOGICAL SUPPLIES.

| | |
|-----------------------------|----------------|
| Pacific Micro Materials Co. | 122 Montgomery |
|-----------------------------|----------------|

MILK AND CREAM.

| | |
|----------------------------|-------------------|
| Berkeley Farm—N. J. Nelson | 12.8 Folsom |
| Cal. Milk Producers' Assn. | 423 Turk |
| Jersey Farm Co. | 54 Howard |
| Milbrae Company | Ninth and Mission |
| S. F. Cream Depot | 129 Mission |

MILLINERY.

| | |
|---------------------|-------------|
| Coughlan, Jas. | 919 Market |
| Hinz & Landt | 513 Market |
| Helm & Nathan | 42 Market |
| Muller & Raas Co. | 731 Market |
| Spencer & Milau | 1026 Market |
| Topitz, R. L. & Co. | 515 Market |

MILLWRIGHTS.

| | |
|----------------------|-------------|
| Dibert Bros Mfg. Co. | 225 Mission |
|----------------------|-------------|

MINERAL WATERS.

| | |
|-------------------------------|---------------|
| Eggers, Chas. & Co. | 118 Eureka |
| Mt. Shasta Mineral Spring Co. | 6th & Brannan |
| Peoples-Mineral-Hygiene Co. | 642 Howard |

MINERS' AND ASSAYERS' SUPPLIES.

| | |
|--------------------|----------|
| Taylor, John & Co. | 63 First |
|--------------------|----------|

MINING COMPANIES.

| | |
|----------------------------------|------------------------|
| Alaska Treadwell Gold Mining Co. | Mills Bldg |
| Pomra, W. B. | 401 California |
| Bouvier, Alfred | 221 Pine |
| Quarre, Geo. | Cal. Safe Deposit Bldg |

MUNICIPAL ENGINEERS.

| | |
|----------------------|---------------------|
| Ridley, A. E. Brooke | 508-99 Parrott Bldg |
|----------------------|---------------------|

MUSICAL INSTRUMENT DEALERS.

| | |
|-----------------------------|--------------|
| Curtaz, Benj. & Son | 20 O'Farrell |
| Hockett Bros. & Co. | 23 Stevenson |
| Kohler & Chase | 20 O'Farrell |
| Mauvais, The Zeno Music Co. | 769 Market |
| Mauzy Byron | 38 Post |
| Sherman, Clay & Co. | 139 Kearny |

MUSTARD MANUFACTURERS.

| | |
|-------------------|---------------|
| Burr, C. C. & Co. | 2111 Stockton |
|-------------------|---------------|

NECKWEAR MANUFACTURERS.

| | |
|-----------------|-------------|
| Heineman, H. M. | 109 Sansome |
|-----------------|-------------|

NOVELTY AGENT.

| | |
|----------------|-------------|
| Bentham, W. C. | 1812 Market |
|----------------|-------------|

OILS.

| | |
|---------------------------------|---------------|
| Aretic Oil Works | 31 California |
| Standard Oil Co. | 421 Market |
| Wood, F. E., See'y Lion Oil Co. | 97 Market |

OPTICIANS.

| | |
|---------------------------|------------|
| Borteloff Optical Co. | 16 Kearny |
| California Optical Co. | 217 Kearny |
| Chinn-Beretta Optical Co. | 901 Market |
| Hirsch & Kalser | 7 Kearny |
| Kahn, H. & Co. | 642 Market |

OYSTER DEALERS.

| | |
|------------------------|---------------------|
| Darbee & Emmel | 30 Union Sq. Market |
| Morgan Oyster Co., The | 614 Third |

PACKERS OF CANNED SALMON.

| | |
|-----------------------------|------------|
| Alaska Packers' Association | 308 Market |
|-----------------------------|------------|

PACKERS OF DRIED FRUIT.

| | |
|-------------------|-------------|
| Sorosis Fruit Co. | 101 Sansome |
|-------------------|-------------|

PAINTS AND OILS.

| | |
|-------------------------|----------------|
| Basch-Huetter Paint Co. | 46 Ellis |
| Fuller, W. P. & Co. | Pine and Front |
| Magner Bros. | 322 Front |
| Naxon, R. N. & Co. | 115 Front |
| Webster-Coburn Co. | 20 Fremont |

PAINTERS AND PAPER HANGERS.

| | |
|---------------------|-------------------|
| Brace, N. | 3020 Sixteenth |
| Bradley & Son | 923 Mission |
| Bywater, L. J. | 40 New Montgomery |
| Fraser, John P. | 306 Stockton |
| Gereke & Weber | 717 Lark |
| Hartmann Paint Co. | 319 Third |
| Honcker, Clara | 3755 |
| Schnee, Gustave | 302 Stockton |
| St. Denis, J. & Co. | 320 Sutter |
| Stader, C. | 401 Bush |
| Stein, M. | 759 Market |
| Swan, J. S. | 717 Market |

PAPER BOXES.

| | |
|-----------------------------|------------|
| Pacific Fold, P. B. Factory | 14 Fremont |
|-----------------------------|------------|

PAPER AND PAPER BAG MANUFACTURERS.

| | |
|------------------------|-------------|
| Crown Paper Co. | 707 Front |
| Union Bag & Paper Co. | 466 Front |
| Union Pulp & Paper Co. | 427 Sansome |

PAPER PATTERNS.

| | |
|-------------------------------------|----------|
| Butterick Publishing Co., Ltd., The | 201 Post |
|-------------------------------------|----------|

PATENT DOOR OPENERS AND CLOSERS.

| | |
|-------------------|-----------------|
| Rischmuller, Geo. | 2449 Nineteenth |
|-------------------|-----------------|

PHARMACEUTICAL PREPARATIONS.

| | |
|--------------------------|-------------------|
| California Pk. Syrup Co. | 332 Church |
| Gordin-Gladys Co. | 514 Pine |
| Law, Herbert E. | 2304 Van Ness Ave |
| Worce, Clinton E. & Co. | 214 Townsend |

PHOTOGRAPHERS.

| | |
|-----------------|-------------|
| Sewell, Daniel | 1025 Market |
| Taber Photo Co. | 121 Post |

PHOTO ENGRAVERS.

| | |
|------------------------------|-------------------|
| Dolton & Streng | 510 Montgomery |
| Sunset Photo & Engraving Co. | The |
| | 106 Union Sq. Ave |

PHOTOGRAPHIC SUPPLIES.

| | |
|-------------------|------------|
| Bacon, Wm. O. | 20 Post |
| Kirk, Geary & Co. | 220 Sutter |

PICKLE MANUFACTURERS.

Law, Hartland,.....2204 Van Ness Ave
Mackay, John W.,.....7 Nevada Block
Martel, J. L.,.....Mountain View, Cal
Marve, Geo. T. Jr.,.....234 Montgomery
Rodgers, Arthur,.....16 Nevada Block
Schlode Estate Co.,.....324 Bush
Wells, W. H.,.....Mills Bldg
Wilson, A. W.,.....Hotel Richlieu

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co.,.....119 First
Jackson, Byron Machine Works,.....411 Market

REAL ESTATE DEALERS.

Ashton & Gardiner,.....411 Montgomery
Babin, Landry C.,.....413 Kearny
Baldwin & Howell,.....10 Montgomery
Baldwin, O. D. & Son,.....22 Montgomery
Bresse, G. L. & Co.,.....412 Pine
Buckingham, A. E.,.....28 Montgomery
Burnham & Marsh Co.,.....20 Montgomery
Center & Spader,.....11 Montgomery
Coffin, D.,.....3323 Mission
Crim, W. H. & Co.,.....118 Montgomery
Davis, Alfred E.,.....330 Montgomery
Easton, Eldridge & Co.,.....638 Market
Flinn, Sanderson & Co.,.....233 Montgomery
Giselman, William, Trustee,.....120 Phelan Bldg
Hendricksen, William & Co.,.....614 Claus Spreckels Bldg
Heyman, Jacob & Son,.....117 Sutter
Hink, P. A. Co.,.....Santa Cruz
Hooker & Lott,.....205 Montgomery
Leonard & Leonard,.....626 Market
Madson & Burke,.....5 Montgomery
Magee, Thos. & Sons,.....1/8 Montgomery
McAfee Bros.,.....4 Phelan Bldg
McElroy, R. D.,.....114 Montgomery
Oliver, B. P.,.....114 Montgomery
Patterson, Geo. W. H. & Co.,.....11 City Hall Sq.
Perry, John,.....403 Pine
Rich, A. J. & Co.,.....394 Montgomery
Schlesinger, Nathau,.....310 Montgomery
Shainwald, Buckbee & Co.,.....210 Montgomery
Smith, Julien,.....420 Montgomery
Strassburger, I. & Co.,.....340 Pine
Thistleton, Geo. & Co.,.....Ocean View
Umbsen, G. H. & Co.,.....14 Montgomery
Von Rhein Real Estate Co., Inc.,.....513 California

RECREATION GROUNDS.

Herman, R.,.....Harbor View Park

REFINERS.

Selby Smelting & Lead Wks.,.....416 Montgomery

RESTAURANTS.

Bay State Restaurant,.....29 Stockton
Berge, John,.....332 Pine
Blanc & Brun,.....N. E. cor. Eddy & Mason
Brussa, M. A. C.,.....70 Third
Christesen, M. A. C.,.....36 Fifth
Collins & Wheeland,.....320 Montgomery
Detjen & Mengel,.....35 Market
Fischer, E. A.,.....122 O'Farrell
Galindo, F. B.,.....205 Kearny
Gutzeit & Malfanti,.....110 O'Farrell
Johnson Restaurant Co.,.....28 Montgomery
Krone, F. W.,.....35 Cary
Larsen, C. G.,.....16 Eddy
Loup, Noel P.,.....126 Geary
Page & Pach,.....Turk and Mason
Peterson, P.,.....623 Kearny
Pouchan & Schlatter,.....33 O'Farrell
Priet, P. & Co.,.....Geary and Stockton
Ruediger & Loesch,.....111 Larkin
Schwarz & Beth,.....O'Farrell & Market
Swain, Frank A.,.....213 Sutter
Teague, R. J.,.....213 Sutter
Westergaard, P. & Co.,.....1055 Market
Wicker & Hermanson,.....Market & Park Ave
Young, H. H.,.....238 Kearny
Zinkand, Chas. A.,.....927 Market

RIGGERS.

Servant & Rice,.....17 Howard

RUBBER GOODS.

Bost. Wov. Hose & Rubber Co.,.....11 Fremont
Bowers Rubber Co.,.....42 Sacramento
General Supply Co.,.....537 Mission
Goodyear Rubber Co.,.....571 Market
G. P. & Rubber Mfg. Co., The,.....30 Fremont
Morgan & Wright,.....305 Market
N. Y. Belting & Packing Co.,.....394 Market
Occidental Rubber Co.,.....35 New Montgomery
Winslow, C. R. & Co.,.....41 Second

SAFES.

Hall's Safe & Lock Works,.....606 Market
Hermann Safe Co.,.....417 Sacramento
Parcela-Greenwood Co.,.....216 California

SAW WORKS.

California Saw Works,.....210 Mission
Siemonds Saw Co.,.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.,.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.,.....120 Sutter

SCREENING AND TRANSPORTATION OF COAL.

Excelsior Coal & Screening Co.,.....5 Spear

SURETY WORKS.

Quick, John W.,.....221 First

SEARCHERS OF RECORDS.

Simpson & Millar,.....413 Montgomery

SECURITY MERCHANTS' ASSOCIATION.

Freud, J. Rich'd.,.....Mills Bldg

SEEDS AND GRAIN.

Bowen, E. J.,.....315 Sansome
Hillens, F.,.....290 Davis

SEEDS AND PRODUCE.

Volkmann, Chas. M. & Co.,.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons,.....17 Spear
Gladding, McBean & Co.,.....153 Market
Steiger Terra Cotta & Pottery Works,.....1556 Market

SEWING MACHINES.

Evans, J. W.,.....1021 Market
Singer Mfg. Co.,.....22 Post
White Sewing Machine Co.,.....300 Post
Willcox & Gibbs Sewing Machine Co.,.....331 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.,.....83 Fremont

SHIP BUILDERS.

Hay & Wright,.....76 Stuart
Turner, Mathew,.....40 California
Whelan, John A. & Bro.,.....250 Spear

SHIP CHANDLERS.

Foard, L.,.....11 Market
Joselyn, G. M. & Co.,.....33 Market
Lewis, Anderson & Co.,.....21 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.,.....308 Market
Balfour, Guthrie & Co.,.....318 California
Chapman, W. B.,.....113 California
Delus & Co.,.....209 Sale Deposit Bldg
Dieckmann & Co.,.....421 Market
Grace, W. R. & Co., N.E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.,.....123 California
Kudsen, C. N. & Co.,.....112 Davis
Lund, Henry & Co.,.....214 California
Marcus, Geo. & Co.,.....22 California
Mitsu & Co.,.....45 Safe Deposit Bldg
McNear, G. W.,.....326 California
Meyer, Wilson & Co.,.....70 Battery
Newhall, H. M. & Co.,.....309 Sansome
Otis, McAllister & Co.,.....109 California
Parrott & Co.,.....36 California
Pike, Chas. W. & Co.,.....124 California
P. J. & Co.,.....54 Stockton
Plummer, Geo. E. & Co.,.....34 Sutter
Spreckels, J. D. Bros. & Co.,.....327 Market
Ulrichs, J. F.,.....12 Clay
Webster & Dunbar,.....320 Davis
Williams, Dimond & Co.,.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway,.....420 Beale

SHIRT MANUFACTURERS.

Beamish, P.,.....Columbia Bldg
Ide, Geo. P.,.....526 Market
Lauterlich, The L. Shirt Mfg. Co.,.....325 Bush

SILK MANUFACTURERS.

Carlson-Currier Co.,.....3 Sutter
Nonotuck Silk Co.,.....535 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.,.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fleischbeck & Gootz,.....307 Sacramento
Luh, Charles,.....N.W. cor. Bay & Webster
Luh, Otto & Co.,.....117 Diamond
Newell & Bro.,.....217 Davis

SODA WATER APPARATUS.

Becht, J. G. & Co.,.....304 Stockton

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co.,.....Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.,.....141 First

SPONGES AND CHAMOIS.

American Sponge Co.,.....150 New Montgomery

SPORTING GOODS.

St. German Billiard Co.,.....409 Market

STAMP DEALERS.

Makins & Co.,.....506 Market
Schischopp, W. & Co.,.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.,.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne,.....55 First
Press, C. & Co.,.....401 Sansome
Crocker, H. S. Co.,.....215 Bush
Dodge Stationery Co.,.....112 Grant Ave
Heynemann, Milton,.....415 Montgomery
Le Count Bros.,.....533 Market
Zellerbach, A. & Sons,.....413 Sansome

STATISTICIAN AND ECONOMIST.

McCarthy, Louis P.,.....2387 Pine

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.,.....621 Market
Fugate, J. P. & Co.,.....5 Montgomery Ave
International Nav. Co.,.....30 Montgomery
Occidental & Oriental Steamship Co.,.....421 Market
Pacific Coast Steamship Co.,.....10 Market
Pacific Mail Steamship Co.,.....41 Market
Peterson, James P.,.....56 Stuart
Toyo Kisen Kaisha,.....421 Market

STEVEDORES.

Eschen & Minor,.....5 Mission
Freese, C. & Co.,.....55 Mission
Menzie, Stewart & Co.,.....514 Battery
Woodside, A. & Co.,.....22 Halleck

STORE AND OFFICE FIXTURES.

Simmen, John,.....314 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Stelzer & Kerr,.....350 Main

STOVES AND RANGES.

Schleck, John C.,.....13 Bluxome

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.,.....515 Market
Hoppe & Robinson,.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.,.....422 Sacramento

SYRUPS.

Long Syrup Refining Co.,.....Eighth & Brannan
Pacific Coast Syrup Co.,.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.,.....7 Montgomery
Byrne, Jos. & Co.,.....1055 Mission
Ford, C. W. R. & Co.,.....116 Sutter
Gallagher, P. H. & Co.,.....302 Market
Reiss Bros. & Co.,.....21 Sutter
Stein, Simon & Co.,.....S. and Market

TAILOR TO TRADE.

Hilp, Henry,.....162 Battery

TANNERS.

Eagle Tannery,.....56th & San Bruno Ave
Legallet-Hellwig Tanning Co.,.....401 Front
Norton Tanning Co.,.....312 Clay
Struven & Birge,.....159 San Bruno Ave

TANNING EXTRACTS.

California Tanning Extract Co.,.....215 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.,.....118 Market
Burmester, Henry W.,.....113 Market
Castle Bros.,.....Day & Sacramento
Caswell, Geo. W. & Co.,.....411 Sacramento
Columbia Coffee & Spice Co.,.....112 Front
Folger, J. A. & Co.,.....104 California
Guittard Mfg. Co.,.....119 Front
Hills Bros.,.....113 Market
Hollman, Henry,.....205 Mission
Huddleston & Co.,.....32 Market
Jones, Padock Co.,.....26 Fremont
Schilling, A. & Co.,.....103 Market
Thierbach, Chas. F. & Co.,.....36 Battery
Tyler, S. H. & Son,.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The,.....216 Bush
Wehe, E. F. Supt. Am. Dist. Telegraph Co.,.....29 Market

TEXTS AND AWNINGS.

Ames & Harris, Inc.,.....100 Sacramento
Neville & Co.,.....31 California

THEATRES.

Belasco, Fred,.....Alcazar Theatre
Waiter Orpheum Co.,.....113 O'Farrell

TITLE INSURANCE.

California Title Ins. and T. Co.,.....Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co.,.....251 Jessie
S. F. Towel Co., The,.....25 Main
S. W. cor. New Montgomery & Mission

TRANSFER COMPANIES.

Morton Special Delivery Co.,.....110 Battery
Pacific Transfer Co.,.....20 Sutter
People's Express Co.,.....20 Market
River Express Co.,.....10 Drumm
Wells Fargo & Co's Express,.....24 & Mission

TRUCKS.

E. L. Fifield & Co.,.....63 Stevenson
Hirschfelder & Meaney,.....14 Sutter
Malm, C. A. & Co.,.....210 Bush

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.,.....1170 Market

TURKISH BATHS.

Burns, Edw. F.,.....11 Grant Ave
Greenhood, L. H.,.....222 Post
Lindstrom & Johnson,.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. M. & Co.,.....110 Montgomery
Bannan's Typewriter Exchange,.....307 Mtng's
Bornemann, Geo. C. & Co.,.....117 Sutter
Standard Typewriter Exchange,.....303 Bush
United Typewriter & Supply Co.,.....327 Mtng's
Wyckoff, Seamans & Benedict,.....111 Montgomery

UNDERTAKERS.

Godau, J. S.,.....35 Montgomery Ave
Gray, N. & Co.,.....61 Sacramento
Hagan, James,.....445 Valencia
Halsted & Co.,.....446 Valencia
Mass, H. F.,.....917 Mission
McMenomy, Jas. & Son,.....1157 Mission
Truman, Chas. H. J. & Co.,.....315 Mission
United Undertakers' Association,.....27 Fifth
Valente, Marini & Co.,.....1524 Stockton

UNIFORMS AND REGALIA.

Pasquale, R. & Sons,.....Sutter & Grant Ave
Potholm Bros Mfg. Co., The,.....5 Eddy

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works,.....1 Battery

WAGON & CARRIAGE MATERIALS.

Holt Bros Co.,.....3 Main

WALL PAPER AND MOLDINGS.

Clark, G. W. & Co.,.....55 Market
Quail, John,.....11 Market
Chi Bros,.....11 Market

WAREHOUSES.

Danforth Warehouse Co., Inc.,.....722 Battery
Grangers' Business Association,.....39 California
Hastlet Warehouse Co., The,.....26 California
Lemman Bros.,.....Townsend & Japan
Sansome Street Warehouse, Inc.,.....809 Sansome
Searle Warehouse Co., Charles,.....41 First

WELL BORERS.

Lowe, J. W.,.....125 Kearny

WINES AND LIQUORS.

Adams, Chas. L.,.....212 Eddy
Arnold, B. & Co.,.....Townsend and Stanford
Berges & Dornen,.....703 Sansome
Branschweiler & Co.,.....5 Drumm
Buenman, H.,.....315 Front
Cahen, Louis & Son,.....418 Sacramento
California Wine Association,.....661 Third
Cavagnaro, F.,.....544 Clay
Chaux & Bernard,.....756 Brant
Chauche & Bon,.....17 First
Chevalier, P. & Co.,.....15 Beale
Crown Distilleries Co.,.....100 Front
Eisen Vineyard Co.,.....12 Stevenson
Friedman, Paul,.....312 Battery
Giudach-Bundschu Wine Co., The,.....Market & 21

Hey, Grauerholz & Co.,.....224 Front
Hildebrandt, Posner & Co.,.....610 Front
Holtum Bros, Inc.,.....565 Market
Hottum, Ferdinand,.....517 California
Hotelling, A. P. & Co.,.....421 Jackson
Italian-Swiss Agric. Co.,.....515 Montgomery
Jones, Mundy & Co.,.....13 California
Korbel, F. & Bros.,.....73 Bryant
Kuhlschwarke & Co.,.....13 Sutter
Lachman & Jacob,.....21 & Bryant
Leubner, L. & Co.,.....1417/8 Polson
Livingston, M. A.,.....68a McAllister
Lovingston & Co.,.....206 Davis
Lubben, John,.....508 Washington
Lyons, E. G. Co., The,.....449 Mission
Mann, C. M., suc. to J. de Fura, 206 Sacramento
Martin, E. & Co.,.....54 First
McLeod & Hatje,.....515 Market
Mecke, Chas. & Co.,.....314 Sacramento
Meyerfeld, Mitchell & Co.,.....115 Front
Mohs & Mohs, Inc.,.....29 Market
Moore, Hunt Co., The,.....484 Front
Mueh & Lynch,.....1423 Stockton
Naber, Ails & Brune,.....323 Market
Napa and Sonoma Wine Co.,.....115 Ellis
Oakville Wine Co.,.....Polson and Army
Pike, D. D. & Co.,.....213 Battery
Rosenblatt Co., The,.....119 Pine
Rothberg, S. E. & Co.,.....17 Battery
Royal Eagle Distilleries Co.,.....501 Market
Samuel Bros. & Co.,.....521 Market
Schilling, C. & Co.,.....290 Brannan
Schlesinger & Bender,.....123 Mission
Schultz, Wm. A. & Sons,.....523 Front
Shea, Boqueraz & Co.,.....525 Market
Spruance-Stanley Co.,.....419 Front
Sroufe, John & Co.,.....208 Market
Tausig, Louis & Co.,.....25 Main
Van Bergen, N. & Co.,.....45 Clay
Wetmore, Bowen & Co.,.....410 Post
Wichman, Lutgen & Co.,.....318 Clay
Wilmerding-Loewe Co.,.....50 First

WIRE AND WIRE ROPE.

American Steel & Wire Co.,.....10 Pine
Roebeling, John A. Sons Co.,.....25 Fremont

WOOD DEALERS.

Bender Bros.,.....Third-st. Wharf
Devoto & Pedrini,.....130 Battery
Iversen Trading Co., The,.....153 Berry

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.,.....38 Post

WOOD AND WILLOW WARE.

Levenson & Co.,.....26 Front
Unza, Harry Co., The,.....113 Battery

WOOL.

Dennig, Thos. & Co.,.....132 Market
Koshland, S. & Co.,.....112 California
San Francisco Wool Sorting & Scouring Co.,.....52 Fifth
Wolmer, Jacob,.....Fifth & Burome

WOOLEN MANUFACTURERS.

Golden Gate Woollen Mfg. Co.,.....505 Market

WRECKERS.

Whitelaw Wrecking Co.,.....216 Spear

MERCHANTS' ASSOCIATION REVIEW.

J. RICH'D FREUD, - - - - - EDITOR

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POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer. Facts upon municipal affairs will be the first consideration of the REVIEW.

THE NEW PRIMARY LAW.

California has finally secured a model Primary Election Law.

For six years the contest has been going on unceasingly. Three Primary Election Laws have been enacted by the Legislature and each has been declared unconstitutional by the Supreme Court of the State. To overcome all legal objections, an amendment to the Constitution of California was adopted last year, and in consonance therewith, the present Primary Election Law was passed by the Legislature this year.

NOT A PARTY MEASURE.

The Primary Law is in no sense a party measure. Impressed with the evils and dangers of former primary election methods, well-meaning citizens of all parties demanded this beneficent change. Primary elections will now be under the same legal regulations and safeguards as are provided for general elections. Electors will have every protection accorded by the election laws of the State. As a test of the right to vote, citizens will merely have to declare their present intention to support the nominees of their party at the next election. All primaries for all parties will be held at the same time and place. A fair ballot and an honest count are thus assured.

THE NEXT PRIMARY ELECTION.

A Primary Election will be held in San Francisco on Tuesday August 13, 1901, to elect delegates to the conventions which will select candidates to be voted upon at the municipal election on November 5th next. All qualified electors who were registered at the last general election are entitled to vote. Any who have changed their residence must re-register before August 3d.

YOUR DUTY AT THE PRIMARY.

It should not be forgotten that the new Primary Law of itself can work no good. Unless citizens will go to the polls and participate in the Primary, no desirable result can be secured. Upright and clean delegates should be elected to the conventions of all parties so that candidates for all offices shall be public-spirited citizens of the highest order. Therefore, we appeal to our members and readers to vote at the Primary on August 13th. Whatever may be your political affiliations do not neglect this solemn duty of citizenship. Remember that the vicious elements are always organized and ready for wrong-doing. The safety of the commonwealth hangs upon the eternal vigilance of the honest citizen. The crucial test of representative government is at the ballot box.

MUNICIPAL OWNERSHIP.

By FRANK J. SYMMES,

President of the Merchants' Association.

We welcome to our columns in this issue of the Review a communication from a well-known writer upon one side of the question—Clinton Rogers Woodruff. It is quite time for us to begin to give careful thought to this important subject. We shall soon be called upon to act upon it at the polls, and we shall wish to act wisely and for the best interest of all the people. We must not be misled by prejudice nor by half-information. We must be well informed and be governed by a calm and wise judgment.

The main question will be, Can we consistently expect that these vast properties with their technical requirements and their thousands of employees can be administered with such wisdom and economy under a system of political management and control, that their use will cost less to the people than we pay as corporate profit under the present method now?

The cry that corporations corrupt the public officials is a very weak one, and whilst true in many instances, it has no argument for San Francisco today and is an insult to our present

officials. Give us honest men in office and no corporation can influence them. Give us dishonest men in office and public ownership cannot save them. They will steal from the people in other directions just as readily as they will accept a bribe from the semi-public corporations.

Let the merchants and other good citizens of San Francisco see to it that we have honest men in office. Better be a little shy on ability if need be rather than that honest and upright character be overlooked.

Under the new charter we have undoubtedly taken a strong step forward. Let us make no backward move. When we feel sufficiently advanced to take up the ownership of some public utility, let us do it with our wisest judgment. Let us adopt the policy of the Merchants' Association—to feel our way by some simple object-lesson first, which if it proves a success, gives us the advantage of experience for the later steps, and if it proves an error, may show us the way for its correction.

In Memoriam.

Two Noble Men Have Gone—JOSEPH LE CONTE and JOSEPH BRITTON.

WE MOURN THEIR LOSS.

Rarely can it be truthfully said that the void left by any man cannot be filled. Within a few days of each other, two great men passed to their last sleep, whose noble lives and works will forever endure them to mankind. The posts of duty and honor so faithfully held by Joseph Le Conte and Joseph Britton during their long and eventful lives will ever remain vacant.

As a student at the University of California, it was the writer's valued privilege to drink from the fountain of pure knowledge imparted so nobly by Professor Le Conte. Not only has he been recognized as one of the deepest thinkers of the century, but his unique manner and method of teaching left an indelible impress upon all his pupils. It was the man towering always above the teacher. A world-wide renown has been given to the University of California by the genius and character of this beloved Professor. Of him, as well as of his brother, Professor John Le Conte, it may honestly be said:

"His life was gentle, and the elements
So mix'd in him, that Nature might stand up
And say to all the world, 'This was a man.'"

In the death of Joseph Britton, San Francisco has lost one of her greatest and most cherished civic patriots. For a half century he was closely identified with the commercial and public interests of San Francisco. Other citizens may have won fame upon the field of battle or in the halls of legislation, but none can rank higher in devotion and loyalty to the welfare of our city.

The father of our municipal charter, Joseph Britton will ever live in the grateful memory of the people of San Francisco. As Secretary of the Board of Freeholders, the writer was privileged to know intimately his lofty character and invaluable work. Indomitable moral courage, unswerving integrity, rugged simplicity—these, among his other grand qualities, made Joseph Britton a leader among men.

"An honest man is the noblest work of God."

Resolutions of the Merchants' Association

Expressing Appreciation of Andrew Carnegie's Gift to San Francisco and Favoring Its Prompt Acceptance and the Fulfillment of its Conditions.

WHEREAS, Andrew Carnegie has generously tendered San Francisco \$750,000 for the erection of public library buildings, provided the municipality will furnish suitable sites and a yearly maintenance fund of \$75,000; and

WHEREAS, the rapidly growing requirements of the San Francisco Public Library urgently demand an appropriate central building and fitting branch libraries; therefore, be it

Resolved, That the Merchants' Association on behalf of its 1300 members and the mercantile community, favors the prompt acceptance of this magnificent gift by the municipality and the faithful execution of its obligations;

Resolved, That the profound appreciation of the citizens of San Francisco be conveyed to Mr. Andrew Carnegie for this further notable evidence of his world-wide public philanthropy;

Resolved, That we congratulate His Honor, the Mayor, and the honorable Trustees of the Public Library upon the felicitous result of their commendable efforts, and hereby promise the continued services of the Merchants' Association in co-operation with the city authorities to consummate in a worthy manner the fulfillment of this magnificent benefaction.

Adopted by the Board of Directors, July 9, 1901.

Let Each Member Act.

Kindly examine the list of members of the Association published in the "REVIEW." Probably some of your business friends or acquaintances are not yet members. A favorable word from you may secure a new member. Make the effort; strengthen the Association; extend its usefulness.





